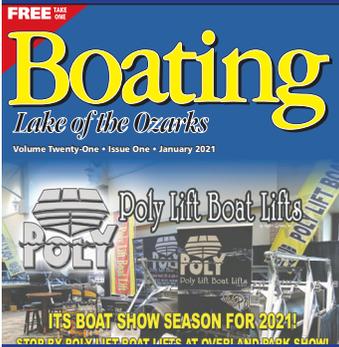


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On the Road

Parkway to get a little longer

Have a Say

Time to sign up to serve nearing end

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 16

Q	W	E	H	C	S	E	I	N
O	R	I	A	J	T	O	N	I
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Crossword

Fill in the blanks on: 19 Solution: 20

YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 17 -- ISSUE 1

JANUARY, 2021

COVID-19 vaccines now at the Lake

By Nancy Zoellner

From March 1, when the pandemic was confirmed to have reached the state of Missouri, to the end of 2020, nearly 7,000 Lake-area residents had tested positive for COVID-19. Of those, 3,197 are residents of Camden County, 2,052 live in Miller County and 1,465 are from Morgan County. In Camden County, 63 deaths occurred as a result of COVID, 41 COVID-related deaths occurred in Miller County, and 24 deaths occurred in Morgan County as a result of COVID.

The good news is that a COVID-19 vaccination program is now being implemented in the Lake area.

Beginning December 28, healthcare professionals with CVS Health began administering the Pfizer vaccine at long-term care facilities in Missouri --and Lake Regional Health System began offering the vaccination to health care workers in Camden, Laclede, Miller, Morgan and Pulaski counties. Only those two groups were eligible for the vaccination during Phase 1a of the rollout.

Lake Regional CEO Dane W. Henry said careful planning went into the process in order to provide the most protection possible with the supplies received.

"This vaccine is precious to our frontline workers, who have worked tirelessly throughout this pandemic, and we are thankful that we can offer it to every Lake Regional team mem-

ber, as well as other local health care workers," he said, adding that they had worked through immense challenges to provide vaccination -- everything from securing the freezers required for storage to scheduling staff to administer the doses. "We're excited to be a part of this effort to control COVID-19."

Charlie Rice-Minoso, head of CVS Health Midwest Regional Communications, said more than 600 long-term care facilities throughout Missouri selected CVS Health as their COVID-19 vaccination partner, which could potentially enable them to inoculate up to 100,000 Missourians over the next 120 days. He did not have an exact number of Lake-area residents they would be inoculating. Under the current agreement with the Centers for Disease Control and Prevention (CDC), CVS Health expects to vaccinate up to 4 million residents and staff at more than 40,000 long-term care facilities nationwide.

Rice-Minoso explained how CVS got involved in the vaccination program.

"A survey was sent out by the CDC to the long-term care facilities across the U.S. Within the survey, they had the option of selecting from two different national pharmacy chains as their COVID-19 vaccination partner -- CVS or Walgreens. Around 60 percent chose CVS Health as their preferred pharmacy partner," he said, adding that the CDC then provided CVS with that list of facilities.

Rice-Minoso said that over the next 12 weeks, CVS Pharmacy teams will make three visits to each long-term care facility to ensure those residents and staff members receive both the initial shot and the booster. Every resident at every facility will be eligible to receive the vaccine.

In a prepared release, Larry J. Merlo, president and chief executive officer of CVS Health said the rollout demonstrated how the private sector can use its expertise to help solve some of the nation's most critical challenges.

Many are asking when the vaccine will be made available to the general public.

Although states will handle immunization campaigns differently, the Advisory Committee on Immunization Practices' Updated Interim Recommendation for Allocation of COVID-19 Vaccine is as follows:

- **PHASE 1A** - Health care personnel and residents of long-term care facilities
- **PHASE 1B** - Adults ages 75 and older and frontline essential workers such as first responders
- **PHASE 1C** - Persons aged 65 to 74 years, persons aged 16 to 64 years with high-risk medical conditions, and essential workers not included in Phase 1b.
- **PHASE 2** - High risk population and those not already recommended for vaccination.
- **PHASE 3** - All Missouri residents.

Rice-Minoso said when the COVID-19 vaccine is made available to the public, the pro-

cess for obtaining the shots will be slightly different: Vaccinations will be appointment-only.

"Think of it like a round-trip ticket. When you register on CVS.com or through the CVS app, you'll book your first and second shots. Before both, you'll receive plenty of reminders -- texts, calls, etc. -- so you don't miss either -- especially the second. We'll also have a dedicated 1-800 number for people without online access," he said.

In the meantime, more help in administering the vaccine is needed.

To assist with the COVID drive-thru testing services and to prepare for prepare distribution of the vaccine not only to long-term care facilities but also to the general population, CVS's plan was to hire more than 10,000 licensed pharmacy technicians, nurses and nurse practitioners by the end of the year. According to Rice-Minoso, although many positions were filled, CVS still has nearly 700 jobs available throughout Missouri, including several in the Lake of the Ozarks area. Job-seekers can visit www.cvs.jobs to learn more about applying.

According to the Department of Health and Senior Services (DHSS), as of January 1, 2021, 399,456 cases had been reported in Missouri since the pandemic began; 15,244 had occurred in the past seven days. In the same time period, 5,543 deaths occurred as a result of COVID-19, 61 of which were in the past seven days.

For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"

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160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner

YOU MIGHT WANT TO RETHINK overseas travel plans. A new strain of COVID-19 has emerged in the U.K., causing several airlines to agree to test people before they board flights bound for New York. Virgin Atlantic, Delta Air Lines and British Airways are the first to implement the testing requirements, but others are expected to follow. According to reports, the new strain is up to 70 percent more transmissible, although it has not proven to be any more deadly. Medical professionals are not sure if the recently released vaccine will provide any protection from the new virus. But even if you decided to go against advice and travel overseas, you won't be allowed off the plane or out of the auto, in many places.

CANADA, rated one of the safest places to visit in a survey conducted recently by Berkshire Hathaway Travel Protection, is still off-limits to Americans. New Zealand, also closed to Americans, was ranked No. 2 in the 2020 Global Peace Index. Oddly, the U.S. State Department listed New Zealand at a Level 1 travel advisory, stating Americans should "exercise normal precautions" when visiting. Australia, closed to travelers from the U.S., ranks at the same "Peace Index" level. And Iceland, which ranks No. 1 on the 2020 Global Peace Index, has shut its doors to Americans until there is a dramatic reduction in new COVID cases.

REACTING TO A SURGE in COVID-19 cases since reopening its airports in November, as of January 1, 2021, Cuba will be limiting the number of flights coming to the island nation from the U.S. and the Caribbean. According to information provided by Reuters, between November 1 and December 23, Cuba's Health Ministry reported 3,782 new COVID-19 cases, 71.5 percent of which were visitors or their direct contacts. Cuba, which has a population of approximately 11 million, currently requires visitors to test for COVID upon arrival and then be tested again in five days if they are not stay-

ing in hotels. Beginning on Jan. 10, they will also need proof of a negative test within 72 hours before arrival.

THE U.S. STATE DEPARTMENT, which constantly assesses threat levels for its citizens traveling abroad, recently issued a new set of warnings – most of which are COVID-19 related. Bermuda is listed as at Level 3, which means travel to the country should be reconsidered. The Peoples Republic of China and Hong Kong are also at Level 3. According to the State Department, in addition to high numbers of COVID cases, the Chinese government has been enforcing wrongful detentions and exit bans on not just Americans, but also citizens of other countries, without notice or due process of law. Travel to Georgia, where border and airport closures and strict travel prohibitions are in place, is also discouraged. For a complete list, visit <https://travel.state.gov> and click on the Travel Advisories link at the top of the page.

PASSENGERS WHO REFUSE to wear face masks on Russian airline Aeroflot will not be prohibited from flying. Instead, according to a story on Travel and Leisure's online magazine, they will be placed in designated "maskless" zones established in the last two rows on the right side of the plane. Passengers will still, however, be required to wear a face mask that covers their mouth and nose during boarding and disembarking. As of the end of December, all U.S. airlines still required passengers ages 2 and older to wear masks. Some domestic airlines have come under fire from the public after kicking families off flights because their toddlers refused to keep their noses and mouths covered by masks.

EMOTIONAL SUPPORT animals will not be allowed to fly Alaska Airlines after January 11. Instead, only booked pets and service dogs will be allowed in the cabin. The decision follows a ruling from the U.S. Department of Transportation that, beginning in 2021, airlines would no longer be required to accommodate emotional service animals under the same standard as service dogs. According to a press release from the airline, numerous instances of misbehavior by emotional sup-

port animals, that ranged from pigs to ponies, caused injuries, health hazards and damage to aircraft cabins drew complaints from both crew and passengers. In addition, those traveling with all types of service dogs must fill out a form with information on the dog's training, vaccinations, and behavior. Flyers will be allowed to board with up to two service dogs.

YOU WON'T HAVE baggage handlers to kick around anymore – that is, if Japan's All Nippon Airways experiment works out well. That airline partnered with Toyota Industries to conduct tests using robotic baggage loaders and an autonomous towing tractor. Nippon made the announcement in a press release, stating they conducted the experiment to "further develop these innovative technologies to accelerate their adoption." The tests were conducted at Kyushu Saga International Airport, where automated technology has been studied since March 2019. According to the release, the baggage loader is the first of its kind in Japan designed for aircraft use. It boasts a recently developed robot hand and a unique loading process. "Capable of loading a piece of luggage every 25 seconds, the arm effortlessly lifts items weighing up to 35 kg and is even able to accurately stack them according to size for the most efficient storage aboard the aircraft."

TAKING FLIGHT to greater heights, in early December, SpaceX launched a prototype of its Starship spaceship thousands of feet into the air above its Boca Chica, Texas launch site. The 16-story vehicle exploded upon landing, but that didn't act as a deterrent to SpaceX founder Elon Musk who said he expected the test flight to fail "because it pushed Starship faster and farther than ever before." Musk has said he hopes to send an unmanned rocket to Mars in two years and a manned mission in 2026. His dream is to eventually haul humans to Mars to build an independent Martian city. He said he also hopes to partner with NASA in the future to shuttle astronauts back and forth to the moon.



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Blast to the future

By Nancy Zoellner

A recent detonation on land in the northeast corner of Lake Ozark city limits lasted only about 1 second, but the long-term impact could benefit the city – and the entire lake area -- for decades.

On Tuesday, December 15, Magruder Companies used 3,000 pounds of explosives dropped into 128 drilled holes to loosen rocks and dirt at its quarry, located just to the north and east of the Highway 54-Osage Hills Road intersection. Magruder is blasting to establish a base elevation and ready the 210-acre area for what Lake Ozark officials hope will become the first industrial park located within the city limits.

“We’re all very excited for the opportunities this could bring, not just for the city but for the entire area – and not just in the near future but for generations to come,” said City Administrator Dave Van Dee. “We hear all the time about needing year-round jobs that pay well. Bringing manufacturing, warehouses or distribu-

tion centers to this area could certainly accomplish that. And the easy access to Highway 54 makes it just that much more viable.”

Mayor Gerry Murawski expressed similar sentiments in a prepared release.

“This has been one of our goals in recent years as we realize the importance of diversifying our local economy. It’s one of the most significant long-term accomplishments we’ve realized. It opens the door to expanding our economic development opportunities which could potentially include more jobs,” he said.

Several city officials and other invited guests were on hand for the occasion. Van Dee said they stood at the top of the hill by the ATT building, looking down into the cleared valley below.

“Magruder did a count-down, then all we heard was a ‘whumpf’ and all we saw was the ground rise up and then drop back down,” he said.

Those concerned about the blasts damaging homes in the nearby Osage National de-

velopment might be happy to learn that an egg test showed those concerns could be unfounded.

Before the blast, Clark Bollinger and other Magruder officials placed four eggs about 50 feet behind the blast area. After the blast, they showed a group of onlookers including city staff and media that the raw eggs had not broken.

“We all went down and watched as Clark pulled the bag with the raw eggs out of the ground – and I have to say, everyone was pretty surprised that they were not even cracked – and they were 50 feet away from the blast. Then they cracked all the eggs on a rock to show they were raw and not even the yolk was broken,” Van Dee said. “We were about 1,000 feet away and we could see it, we could hear it, but we couldn’t feel it. And they told us this is the biggest blast they’ll have.”

According to the city administrator, Magruder will be using some of the rock as fill to raise the elevation of the valley but the rest of the rock will be sold to consumers and used on road projects, including the Route W – Highway 54 interchange.

In the meantime, to move the industrial park project along more quickly, they’re idling the Wood River and Prewitt quarrying projects. Van Dee said they hope the land will be ready

for development in two to three years. At that point, Magruder, which owns the land, and the city will work together to explore options that would bring industry to the area.



In mid-December, detonation work started on a 210-acre site in Lake Ozark that was rezoned to allow light industrial. To ease fears that the blasts would damage basements and foundations of nearby homes and businesses, employees of Magruder Companies, which owns and is quarrying the land, conducted an egg test. Clark Bollinger shows that eggs placed just 50 feet from the blast site survived without as much as a crack. Photos provided.

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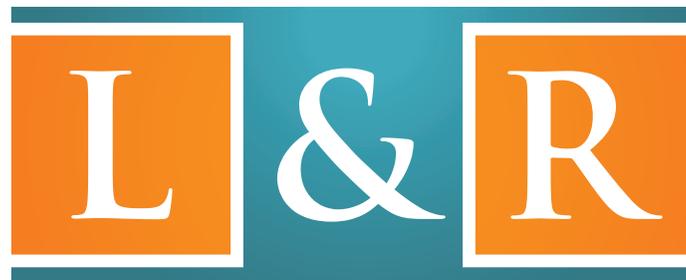


CONDOMINIUMS

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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

Minimum wage pay hike Jan 1

By Nancy Zoellner

As of January 1, Missouri employers will be required to pay their minimum-wage workers a higher hourly rate. That's because on January 1, the minimum wage increased from \$9.45 to \$10.30 per hour. Additionally, this year, employers are required to pay tipped employees at least 50 percent of the minimum wage, plus any amount necessary to bring the employee's total compensation to a minimum of \$10.30 per hour.

Those numbers will change again on January 1, 2022. According to Proposition B, which was approved by Missouri voters on November 6, 2018, the minimum wage will increase 85 cents per hour each year through 2023.

However, retail and service businesses whose gross annual sales are less than \$500,000 are exempt. Those employers can pay employees wages of their choosing, according to the Missouri Department of Labor.

More than one Lake-area business owner or employer said the increase won't make much of an impact because they're already paying more than the minimum. A department head at the Osage Beach Walmart said their starting pay is between \$11 and \$13 per hour and they are having difficulty filling all open positions. A local fast food restaurant manager said he has upped his starting pay three times over the past 12 months to \$11 per hour but still has openings. And sites featuring job openings show that is the case with most employers.

An ad for production workers promises an "excellent work environment" that is clean, COVID-safe, air-conditioned and where employees can wear earbuds to listen to their own music or audio while working. Pay starts at \$12 per hour. An entry-level construction laborer position -no experience required - pays \$12 to \$16 per hour and a fence installer position pays \$14 to \$20 per hour. A housekeeping spot starts at \$12 and a sales associate position at the outlet mall was paying \$10 per hour. (That will have to increase.) Only two jobs - both at gas stations/convenience stores -

that were advertised started at minimum wage.

Workers in at least two neighboring states will also get a pay boost. In Arkansas, the minimum wage rate rose by \$1 to \$11 per hour. Minimum wage workers in Illinois will also earn another dollar per hour. Under a law signed by that state's governor in February 2019, the minimum wage in Illinois increased twice in 2020 - from \$8.25 to \$9.25 in January and then to \$10 in July. On January 1, 2021, it rose to \$11 and will continue to increase by \$1 each New Year until 2025 when it reaches \$15

Missouri's Minimum Wage History

Time Period	\$ Amount
2015	\$7.65
2016	\$7.65
2017	\$7.70
2018	\$7.85
2019	\$8.60
2020	\$9.45
2021	\$10.30

per hour. Before 2020, Illinois workers hadn't seen a minimum wage increase since 2010 when it increased to \$8.25.

Iowa, Kansas, Oklahoma and Tennessee (which doesn't have a state minimum but instead uses the federal guidelines) pay a minimum wage of \$7.25 per hour.

To learn more about Missouri's minimum wage law and to download a copy of the updated poster, visit labor.mo.gov/DLS/MinimumWage. Printable versions of the poster, along with other required posters for businesses, can be found at labor.mo.gov/posters.

The U.S. Department of Labor enforces the Fair Labor Standards Act (FLSA), which sets basic minimum wage and overtime pay standards. These standards are enforced by the Department's Wage and Hour Division. The first federal minimum wage, which went into effect in 1938 when the FLSA was established by law, was set at a whopping at 25 cents per hour. It has been raised 22 times by 12 different presidents. The current federal minimum wage is \$7.25 per hour for workers covered

by the FLSA.

Overtime pay of not less than one and one-half times the regular rate of pay is required by the FLSA after 40 hours of work in a workweek. Certain exemptions apply to specific types of businesses or specific types of work - jobs like commissioned and/or outside sales people, computer professionals, drivers, loaders and mechanics, if employed by a motor carrier, and if the employee's duties affect the safety of operation of the vehicles in transportation of passengers or property in interstate or foreign commerce,

farm workers and those employed by "seasonal" establishments.

Other FLSA exemptions include babysitting on a casual basis, firefighters working for small, rural departments, and companions for the elderly. The entire list, with explanations, can be found at <https://webapps.dol.gov/elaws/>.

While the FLSA does set the minimum wage and overtime pay rules for certain workers, it does not, however, require severance pay, sick leave, and vacation or holiday pay. The FLSA also does not address nonproduction cash bonuses, payments that are not production-based. These bonuses are generally a matter of agreement between an employer and an employee (or the employee's representative), as are benefits such as educational assistance, life insurance, or travel accident insurance.

In addition to the FLSA, the Wage and Hour Division enforces other labor laws related to wage payment on jobs such as federally-financed or assisted construction or on contracts to provide services or goods to the federal government.

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January / February / March
(90-ish days)

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WHO DO I NEED TO BE TO MAKE THIS HAPPEN?

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WHAT SPECIFIC ACTIONS MUST I TAKE TO MAKE THIS HAPPEN?

List them ALL - every single important action that you need to take. This will help you prioritize your calendar and what you say "yes" to over the next 90 days.

WHAT AM I WILLING TO SACRIFICE TO GET WHAT I WANT?

I learned this from Donald Miller, author of Building a StoryBrand. Accomplishing any goal requires sacrifice of some kind, yet we usually fail to identify it in writing our goals. Pinpointing what you need to sacrifice and documenting it, reinforces what you need to do and NOT do to accomplish your goal. These are two very different things.

WHAT WILL BE THE OUTCOME AFTER 90 DAYS IF I SHOW UP AS THE PERSON I NEED TO BE 100%, EXECUTE THE ACTIONS I



Sandy Waggett

COMMITTED TO TAKE, AND SACRIFICED WHAT I SAID I WOULD SACRIFICE?

This is NOT restating your goal. There's a reason you have the goal in the first place ... so what are all the positive outcomes/results that you will see when you get what you want? This reinforces and documents the rewards you can expect. It provides continued motivation through the 90-days in anticipation of the outcomes.

If you apply this methodology to any area of your business or life, it will dramatically improve your results.

The difference with our **5-STEP BUSINESS IMPACT METHOD™** is that this model requires you to describe the person you need to be (AKA changed behaviors), the sacrifices you will have to make, and it requires you to lay out the reasons you have the goal in the first place ... the positive results that will happen when you get what you want.

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If you try it for the new year, I'd love to hear how it goes for you.

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and there are periods of time in which your portfolio can have a loss on paper, but selling during down markets will lock in those losses. If you are reviewing your portfolio regularly, then you should have a fairly updated investment plan. That plan is designed for long-term goals, so you should be confident in your plan's ability to weather a market pullback knowing that it will recover over time. A solid investment plan can cover short-term cash flow needs without having to sell equities during a down market.

Whether you are starting to save for retirement or have built a significant portfolio over your career, it is important to revisit your investment plan regularly. When you are putting an investment plan together, it is just one of many parts of a financial plan. A financial plan is a comprehensive plan that encompasses your global financial picture, including a household budget, investments, estate planning, and/or insurance, and how those pieces play a role in achieving financial success. A financial plan, like an investment plan and even a trust, is a living document. This means that it is not meant to be created and left alone, but rather a blueprint to help you reach certain goals. As time passes, it is crucial to revisit the plan to ensure you are on track and make necessary adjustments, as needed. These adjustments might be due to a significant life change such as a new career or marriage, a change in the economy which has adverse effects on the markets, or maybe you are one of the lucky ones who reached a goal early and now it is time to implement another.

If you have concerns about the current climate of the economy or have not had in depth discussions with your advisor regarding a financial or investment plan recently, please feel free to contact your local Central Trust Company Wealth Advisor. At Central Trust Company, we offer a Second Opinion Service which is a non-intrusive, comprehensive analysis of your current investment plan. We can evaluate your asset allocation and the securities you hold, along with any fees, to help you understand your current plan and if there are opportunities for improvements. As fiduciaries, we act in your best interest by law. Therefore we have eliminated all conflicts of interest and truly focus on your goals and what is best for you. For more information, contact Bart Schulte by email at bart.schulte@centraltrust.net or at (573) 302-2474.

Now, I never recommend that you look at your 401(k), Individual Retirement Account, or other investment accounts on a daily, or even weekly basis--that is, unless you enjoy losing sleep or your hair. You might receive monthly statements and I certainly encourage you to look at any activity on those statements to make sure there aren't any red flags. Typically, I encourage clients to review their investments quarterly or if there is a significant change in the markets, during which time it might be wise to visit with your financial advisor to get their thoughts on current market conditions.

If your portfolio has seen tremendous performance, it could indicate a time to take some profits off the table and rebalance, as it may not be in line with your current investment objectives. Alternatively, if you have not seen great performance, talking to your financial advisor can help put you at ease. We all know that the markets experience volatility

The information in this article is not presented as personal, financial, tax or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.

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It's not too late to make a difference

By Nancy Zoellner

Those who want to get more involved in municipal government have until 5 p.m. on January 19, 2021 to file for office. Municipal elections are scheduled to take place on April 6.

After the first day of sign-ups for the election, just two seats were opposed in the city of Lake Ozark. Incumbent Mayor Gerry Murawski will be challenged by former Mayor Johnnie Franzekos, who was defeated by Murawski two years ago. Ward 3 incumbent Alderman Vernon Jaycox will be opposed by Matt Wright.

Incumbents Judy Neels in Ward 1 and Larry Giampa in Ward 2 both filed for re-election and, as of deadline for this issue of the "Lake of the Ozarks Business Journal," were running unopposed.

Anyone interested in running for office in Lake Ozark can sign up at City Hall, located at 3162 Bagnell Dam Blvd.

In Osage Beach, only one person, Ward 3 Alderman Richard Ross, had filed for office by the end of December. Ward 1 Alderman Bob O'Steen, and Ward 2 Alderman Tyler Becker had not yet filed, although their terms will end in April 2021. Ross has served as an alderman since being elected in 2017; O'Steen was appointed in September to serve in place of Greg Massey, who resigned in July; and Becker was elected to the seat in 2019.

Osage Beach City Clerk Tara Berreth said if no one signs up to run, O'Steen and Becker will be expected to serve until replacements are found.

Board members are elected by voters of the city by ward and on rotating basis. They hold office for two years.

Those seeking office in Osage Beach must meet the following requirements:

- They must be at least 18 years old and a citizen of the United States;

- They must be an inhabitant and resident of the city for one year preceding election, and a resident at the time they file and during the time they serve, of the ward from which they are elected.

- They cannot be delinquent in filing or payment of any state income taxes, personal property taxes, municipal taxes or real property taxes;

- They cannot be a past or present corporate officer of any fee office that owes any taxes to the state, other than those that are in dispute;

- They cannot be convicted of or found guilty or pled guilty to a felony or misdemeanor under federal laws or state laws;

- They must have filed all campaign disclosure forms and paid all fees assessed by the Ethics Commission.

According to its ordinances, to be eligible to serve in Lake Ozark, candidates must be:

- 21 years of age
- A citizen of the United States

- An inhabitant of the city for at least one year next before election and a resident of the ward from which they are elected.

- They cannot be in arrears for any tax, lien, forfeiture or defalcation in office.



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New growth 'springing' up at Lake

By Nancy Zoellner

Both Osage Beach and Lake Ozark have more than just a new year to celebrate. Both municipalities also have new businesses coming to their towns this year.

In December, Osage Beach and the St. Louis-based real estate firm, The Staenberg Group (TSG), announced that Hobby Lobby had signed a lease to anchor the Osage Beach Commons. The all-new shopping center is located next to the Osage Beach Outlet Market-

place and across from Dierbergs on the Osage Beach Parkway. Construction is scheduled to begin in early 2021; the 50,000-square-foot Hobby Lobby is expected to open in the Summer of 2022, according to Sam Adler, development director at TSG. The redevelopment area will cover approximately 14 acres. In addition to the arts and crafts retailer, another 45,000 square feet of retailers and restaurants are to be built.

The proposed \$30.4-million Osage Commons project

officially kicked off in May 2017, when the Tax Increment Financing (TIF) Commission unanimously approved TSG's development plan, but delays pushed work off until now. Although no specific names of possible retailers were provided in 2017, representatives of the Staenberg Group said the retail center would include a mix of retail and quick serve restaurants, however, the center would not include "outlet" tenants, home improvement or grocery stores.

Mayor John Olivarri said they are thrilled to see the project move forward.

"This is something that's been in the works for a long time - since the TIF was approved for the development. Back then, the talk was that Hobby Lobby was coming in as the anchor but at that point, nothing was confirmed and now it's finally becoming a reality. It's my understanding they're going to start preparing the land very soon so that will be very exciting," he said.

In a prepared release, Adler said "TSG is excited to expand its real estate portfolio into the Osage Beach market and is confident that Hobby Lobby is the perfect partner for the project. Mayor Olivarri and the City of Osage Beach have been great partners throughout the process."

Osage Beach also announced in December that Guess and Co. Corporation, a privately held company delivering product and services in energy, health care, technology, and real estate, had moved its principal office to the city from Miami, Florida. In a press release, chairman and CEO Jerry D. Guess said they had plans to begin hiring in the first quarter of 2021. "We are bullish on Rural America and while we will provide solutions throughout the nation, our focus is on revitalizing rural communities."

According to their website, Guess and Co. Corporation, a registered contractor with the U.S. government, partners with communities, companies and governments to improve the welfare of people.

"I have not been able to talk to Mr. Guess yet, but we have emailed back and forth and I'm hopeful that after the holidays when things calm down, we can get together so I can learn more about what they do," Olivarri said. "We're always excited any time we have new business coming to town because that typically means new jobs. Mr. Guess indicated that he's working with the Missouri Economic Development Council and from what I have heard from the realtor that he's working with, it sounds like it's going to be a sizable company so we're very hopeful that this will be a good fit not just for our city but for the entire area. And then

we have Gary Prewitt's amphitheater that's underway. We believe it's going to be a very good year for Osage Beach."

In Lake Ozark, a Casey's will be opening in late summer in Eagle's Landing.

The 4,100-square-foot convenience store will be located directly across from CVS Pharmacy at Bagnell Dam Boulevard and the main entrance to Eagles' Landing. According to Cameron Schweiss, an engineer/architect with Archer-Elgin of Rolla, this will be a newer prototype for Casey's with public entrances at the front and back of the building and the layout will allow for plenty of room for vehicles trailering boats.

"Casey's is a well-respected company, and we're excited about the prospects of having them join our community," said Assistant City Administrator/Community Development Director Harrison Fry. "Lake Ozark has worked hard to create a business climate that's attractive to new business and industry. RIS, Inc., the developer that is working directly with Casey's, continues to work closely with the city in building out Eagles' Landing and we appreciate their investment in our community."

In addition, a developer has expressed interest in starting a full-service winery within the city limits, according to Fry, and at their December 8 meeting, aldermen approved the first reading of an ordinance to change zoning and allow that to happen.

Lake Ozark City Administrator Dave Van Dee said he is hopeful that they will have more good news to report in the next few weeks.

"We're expecting one more project that we're very excited about. They've sent us information saying that they're 99.9-percent sure they're coming but my rule is until we have paperwork in hand, we don't discuss it," he said. "We have a couple other things in the works as well so we expect that 2021 is going to be a good year for the city."

HOW A TIF WORKS

Local Tax Increment Financing (TIF), created by the Missouri General Assembly, allows a portion of the new taxes that a development generates to be used by the developer to repay certain costs incurred with a redevelopment project.

It's a New Year, filled with possibilities, and uncertainties. It's a fresh start, and a chance to review and reflect on the things to keep and those we need to change.

The New Year is the perfect time to review your policies and providers to determine which direction you'll take in the coming year.

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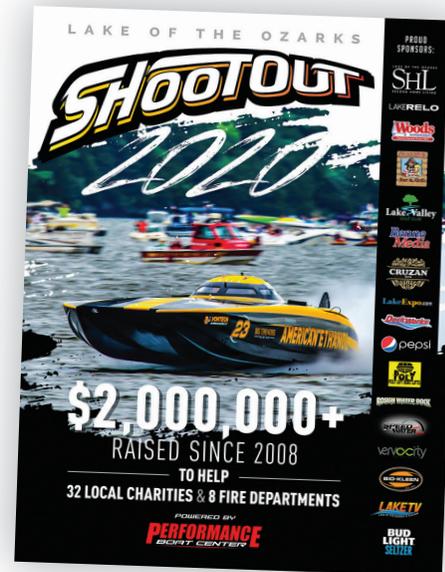


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It's time to take advantage of free, expert advice

SCORE offers free webinars on small business topics ranging from startup strategies to marketing and financing. Now that the Lake is in its "off season" and business has slowed, it's the perfect time to get tips from experts that will help you get off the ground, grow and achieve your goals.

To register for any of the webinars, visit <https://www.score.org/live-webinars> and click on the appropriate link.

2021's Hottest Businesses, Markets and Trends

At 12 noon on January 7, Rieva Lesonsky, CEO of Grow-Biz Media, will present "2021's Hottest Businesses, Markets and Trends."

2020 was not a typical year for small businesses. Many factors that impacted businesses will continue in 2021. While business owners still face a lot of unknowns, there are some things that are known, and they will be discussed in this webinar.

Learn breakthrough ideas small business and industries are using to reach consumers:

- The industry that's soaring right now and how small retailers can take advantage
- How restaurants can transform operations
- Which consumer behaviors have shifted
- How COVID-19 has created entrepreneurial opportunities
- How to address changing consumer demands

SEO Simplified in 30 Minutes

At 1 p.m. January 14, Mike Corso, the founder and CEO of Roovio Digital Marketing, will present "SEO Simplified in 30 Minutes."

Search engine optimization (SEO) appears way more complicated than it is. Corso, however, maintains that 80 percent of good SEO habits come down to just four words, "They ask, You Answer." Join him as he unpacks the essence of SEO in just 30 minutes.

You'll learn:

- Important steps to evolve your website optimization and achieve greater online visibility
- How successfully ranked websites leverage their existing

site and add more value

- Corso's favorite tools for keyword and content research, social media

How to Find and Get a Small Business Grant

At noon on January 19, Gerri Detweiler, Education Director for Nav, a business financial management platform, will present "How to Find and Get a Small Business Grant."

Small business grants are an entrepreneur's dream because they don't have to be repaid. But finding, applying for and winning small business grants can be daunting.

In this webinar you'll learn:

- The main sources of grants
- Tools for researching grants
- Application tips to increase your chances of being successful
- The current state of COVID-19 small business grants
- Data Privacy - Why it Should be a Top Priority for Your Small to Medium-Size Business

At 1 p.m. January 28, Kristin Judge, CEO of Cybercrime Support Network, and Darren Guccione, CEO and Co-Founder of Keeper Security, Inc., will present "Data Privacy - Why it Should be a Top Priority for your Small to Medium-Size Business."

To help business owners increase data privacy, Judge and Guccione will discuss several different issues regarding cybersecurity, privacy, data governance, and digital ethics.

In this webinar, you will learn:

- Some of the data privacy regulations affecting businesses
- The responsibilities and potential liabilities created by these regulations
- How to take proactive steps to comply

SCORE, the nation's largest network of volunteer, expert business mentors, is dedicated to helping small businesses get off the ground, grow and achieve their goals. For more information about the local chapter visit the website at www.LakeoftheOzark.SCORE.org, email admin.0493@scorevolunteer.org or call 573-346-5441.

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"Insurance Talk"

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**The Necessity of
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Almost every single person travels daily in a vehicle, whether that be to work, school, the grocery store, or taking a road trip to the mountains or the beach. In the United States there are approximately 328 million people and a majority of those will operate a vehicle in their lifetime. Therefore, we are going to be traveling on some sort of roadway either as the driver or passenger. This leads us to the fact we have to have Auto Insurance to cover our vehicles, ourselves, and others. Each state has their own laws and requirements for insurance regarding limits. In the state of Missouri, the limit requirement is \$25,000 per person for bodily injury, \$50,000 per accident for bodily injury, and \$25,000 per accident for property. This also includes the requirement to have uninsured motorist coverage of \$25,000 for bodily injury per person and \$50,000 for bodily injury per accident. The question that becomes proposed is whether or not \$25,000/\$50,000/\$25,000 is going to be enough in the event of an accident.

Let us say for example, that you were in a car accident and you hit another person causing injury to them and they had to go to the hospital. They ended up staying a few nights and had moderate injuries that required significant care. Your coverage for per person limit is \$25,000, but their hospital bill is \$35,000. The insurance company is only going to pay your bodily injury per person limit of \$25,000 leaving you with the additional \$10,000. The per-accident limit is \$50,000 and that still limits the one



Grace Cochran, CSR

individual to \$25,000 per person for bodily injury. Right now you are sitting at \$10,000 that will have to come out of your pocket. As another result of the accident, a guard rail, fence, and land was destroyed from the aftermath of the collision. The guard rail costs \$10,000 and the fence and land destruction costs about \$20,000 bringing the total property damage to \$30,000. That makes you responsible for the additional \$5,000 to cover the damage. I don't know about you, but \$15,000 is not pocket change to pay for something that could have been covered by my insurance. Sure when you pay your premiums each year or month, it may seem like a lot, but in reality, it beats paying for an unexpected accident with another person, a person colliding with you, or hitting an animal/object.

Life is really good at throwing unexpected events that can have a tremendous impact on our lives. Worrying about whether or not your Auto Insurance is going to be enough to cover one of those unfortunate events is not something you should be worried or stressed about. As much as you may not think about it, insurance can be a positive thing and it should help give you some peace of mind.

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Organizers are getting warmed up for Hot Summer Nights

By Nancy Zoellner

*“Get your motor runnin’
Head out on the highway
Looking for adventure
In whatever comes our way”
Yeah, darlin’* – the organizers

of Hot Summer Nights are gonna make it happen – and then they’re going to expand the popular event!

According to Bob Schwartz, who with Dogpatch and Leatherman owner Mike Page, co-chairs Hot Summer Nights, they hope to “bracket” the cruise-ins with a Saturday afternoon “Spring Fling” event in April and a “Fall Follies” event on a Saturday afternoon in October.

Hot Summer Nights, held from 5 to 10 p.m. the second Friday of each month May through September, is a free cruise-in that attracts car enthusiasts and families from throughout the Midwest. There is no fee to participate and pre-registration is not required. There’s also no fee to attend. Some of the participants even dress in the era of their cars and oldies music plays up and down the Strip

“We’ve set the dates for our regular cruise-ins as May 14, June 11, July 9, August 13, and September 10. As in the past, they’ll all be on the second Friday evening of the month. However, last year when we were still in the stages of COVID uncertainties, we decided to

reschedule our May event to a Saturday afternoon in October. We got such positive feedback from the bar owners and the people who attended that we decided to add another cruise-in on a Saturday in October,” Schwartz explained, adding that it seemed only natural to also schedule an event in the spring to “bookend” the season.

Apparently, there’s a lot of support for the move. Since announcing it on the Hot Summer Nights Facebook page – and also using that social media platform to ask for ideas for themes – Schwartz said they’ve received more than 800 positive responses or suggestions.

So far, the ideas submitted for themes include Good Vibrations, Beach Party, Muscle Cars of the 50s, 60s and 70s, Fast and Furious and Street Car Madness. The suggestion of Goin’ Buggy – featuring dune buggies and the ever-popular VW Beetle – was also tossed around.

Dubbed a “mile-long slice of Americana pie,” the events are hosted by the Bagnell Dam Strip Association (BDSA) with the help of several sponsors. So in addition to ideas, Schwartz said they’re also looking for business sponsors for this year’s Hot Summer Nights. Sponsorship packages start at \$100 and go up to \$2,500. The higher the sponsorship

amount, the more the business will be featured on promotional items. The money collected is used to offset expenses such as advertising and promotional materials and entertainment.

Schwartz said he’s hopeful they can bring back the children’s entertainers – face painters, clowns, magicians – this year. They were cancelled last year for safety reasons.

But although some changes were made, nothing seemed to deter the crowds. Schwartz said they saw just as many participants – so many that, as in the past, the entire center lane and the majority of parking spaces, were filled. The events also drew what organizers felt were record numbers of spectators. He attributed it to a desire to get outside and have fun in an area that offered plenty of space to social distance.

“You can only keep people cooped up for so long. At Hot Summer Nights people could walk around, get a bite to eat, wave at their neighbors and have a good but safe time. Even if the pandemic is still happening, I think we’ll see even bigger crowds this year for those same reasons,” he said.

For more information on sponsorship, call Schwartz at 314-650-5767. For more information on the event, visit the Hot Summer Nights Facebook page where updates will be posted.

TCLA, CVB saw changes in 2020

By Nancy Zoellner

Members of the Lake of the Ozarks Area Business Districts of Camden, Miller and Morgan County recently promoted Lagina Fitzpatrick to interim director of Tri-County Lodging Association (TCLA). She replaced Jim Divincen, who, after 27 years with the TCLA, retired in early 2020.

Fitzpatrick, who has a Bachelor of Science degree in Hospitality and Restaurant Management from Missouri State University and more than 30 years’ experience in the hospitality/tourism industry at the Lake of the Ozarks, has been the director of sales for the TCLA for the past 10 years. During that time, she has spearheaded or been involved in bringing major sporting events and convention business to the Lake of the Ozark including the Major League Fishing Cup Series, Can-Am Police-Fire Games, Scott Firefighter Combat Challenge, Grand American Shoot, back-to-back BASSMASTER events, and Midwest Sports Productions. Some of her convention clients include the Missouri Realtors, Missouri Parks and Recreation Association, Office of State Court Administrators, MO Local Government Employee Retirement Systems and Special Olympics Missouri.

Sue Westenhaver TCLA chairman said they felt fortunate to have Fitzpatrick representing the TCLA on behalf of the three business districts around the Lake.

The TCLA works in consortium with the Lake of the Ozarks Convention and Visitor Bureau (CVB), which has also seen changes in leadership. In November, Tim Jacobsen, who served as executive director of the CVB for the past 15 years, took a job as director of the Fort Smith Advertising and Promotions Commission in Fort Smith, Arkansas.

In addition, Rebecca Ruppard, who served as the TCLA public relations manager for more than 17 years, went to work for the city of Lebanon as their new tourism director.

From the TCLA and CVB websites:

The TCLA was formed in the early 1990s when a large group of accommodation facility owners were concerned that they didn’t have enough funding to adequately advertise and promote the Lake of the Ozarks. After receiving the proper legislative authority and establishing the business districts in each of the counties, the accommodation facility owners presented an initiative to the voters on June 8, 1993, asking them to approve a three percent lodging tax, for overnight visitors that stayed less than 31 nights in any calendar quarter in one of three business districts, surrounding the Lake of the Ozarks, throughout Camden, Miller and Morgan counties.

Before the lodging tax was passed, the Lake Association had approximately \$150,000 per year to promote and advertise the Lake of the Ozarks area. Over the past several years, the TCLA board has appropriated between \$1.5 and \$1.7 million annually to promote and advertise the area.

TCLA also partners with the CVB, which is the primary fulfillment arm of TCLA. The CVB provides hundreds of thousands of Vacation Guides to potential visitors requesting information as a result of TCLA’s advertising. The CVB, a membership-based organization supported by over 550 Lake Area businesses in the tri-county, also developed, markets and maintains the website www.funlake.com; it produces the artwork for the many advertisements placed each year; and it manages the social media aspects of TCLA promotional efforts. With more than 90 percent of all travel being planned online, the website and social media components are an integral part of TCLA’s comprehensive marketing plan. The CVB also attends upwards of 12 Sport and Travel Shows throughout mid-America answering questions about our destination and distributing Vacation Guides to potential visitors.

Motorists to have a safer drive north of the Lake

By Nancy Zoellner

In a continuing effort to improve safety for drivers, this summer the Missouri Department of Transportation (MoDOT) will be making improvements to several intersections on Highway 54 between the city of Lake Ozark and the Cole County line. (A list of the planned improvements is included below.)

According to MoDOT, approximately 20,000 vehicles per day travel on the section of highway between Lake Ozark and Cole County. Intersections receiving updates were identified as safety risks through a road safety audit and in-depth analysis of the corridor.

MoDOT District Engineer Bob Lynch said those changes, estimated to cost \$6.2 million, will include the installation of J-turns, which eliminate the need for drivers to cross lanes of traffic at right angles, as well as new or extended turning, acceleration and deceleration lanes. The improvements will be very similar to those completed in 2019 on Highway 54 between Osage Beach and Camdenton.

Median guard cable will also be installed after the other improvements are completed. The intention is to have guard cable all the way from Camdenton to Jefferson City.

“I was able to look at the accidents for the Route A intersection in Camden County. We opened the J-turn around the end of May in 2019 so I compared the year prior to the year after. In the year prior, May 31, 2018 to May 31, 2019, there were eight accidents related to the intersection. Seven of the eight were considered right angle, with one serious injury, three minor injury, and four property damage only. In the year following the opening of the J-turn, from June 1, 2019 – June 1, 2020, there was one property-damage-only accident – a sideswipe – related to the intersection,” he said, adding that MoDOT typically likes to analyze accidents over a five-year period “so it’s still early on for this intersection.”

Because no right-of-way acquisition was required, no public hearings were held. However, MoDOT did hold a public meet-

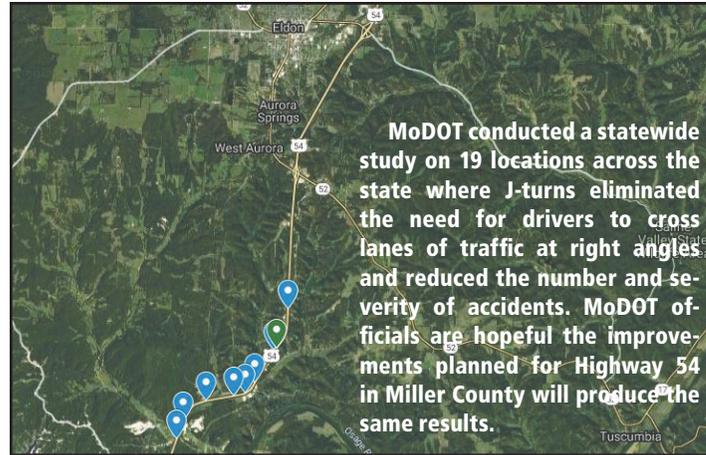
ing in 2019 at the Eldon High School to share the safety plans. Because MoDOT did not know when funds would be available to do the work, they simply

summer and have the project completed in 2022.

Work will require individual lane closures and some intersection closures for construc-

requested by State Rep. Rocky Miller after wrong-way accidents occurred on Highway 54 in Miller County. However, instead of just looking at Miller County, MoDOT examined the route from Camdenton all the way to Mexico, Missouri because of the number of accidents that were occurring all along the corridor. MoDOT used information from the Missouri State Highway Patrol and traffic engineering firms to conduct the road safety audit, which showed that in the previous five years, 10 wrong-way crashes resulting in 11 fatalities; 410 crashes on curves; and 69 cross-median crashes had occurred in the audited stretch of highway.

Around the same time, the University of Missouri Columbia analyzed several intersections where safety modifications had been made and found there was a significant reduction in fatalities as well as an overall reduction in accidents. A research team headed by Praveen Edara, MU assistant professor of civil and



shared possible designs that could be implemented at each intersection, based on the type of accidents that had occurred. MoDOT also held several meetings with a local advisory group made up of local leaders to discuss residents’ concerns and possible solutions.

Lynch said the project will go to bid in the spring of 2021. They expect to break ground in the

tion to be completed safely. MoDOT will employ digital signs, social media, and news releases to keep the public updated. Motorists and area residents can find more details, ask questions, or provide feedback on this project by visiting modot.org/Miller54Intersections.

In an earlier interview, Lynch said the improvements were made as the result of a study

continues next page

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LINN CREEK TOLL BRIDGE

Between 1890 and 1931 more than 30 suspension (swinging) bridges were built across the Osage River and its major tributaries between Monegaw Springs in St. Clair County and Tuscumbia in Miller County. Most of the bridges were con-

structed by Joe Dice, the legendary bridge builder of the Osage River valley from Warsaw, Missouri. But one of the best known suspension bridges was located at historic “old” Linn Creek in Camden County and was not built by Dice.

The Linn Creek Toll Bridge

spanned the Osage near the junction of the Osage and the Niangua River. Bridge construction began in 1909 and was completed in 1911 at a cost of \$16,000. It replaced the Kiplinger Ferry.

A company composed of prominent Linn Creek citizens was formed to accomplish the project. The bridge was designed by T. S. Hart and S. C. Knight. Hart was in charge of construction. The tower at the northeast end of the bridge was anchored on the floodplain. In the 1915 photo of the bridge that accompanies this article, the vehicles on the bridge are headed northeast. The toll booth is not visible in the photo. The southwest end of the bridge was anchored to a bluff on the Linn Creek side. At the toll booth end, the bridge floor was 80 feet above the Osage River.

Construction of Bagnell Dam and the creation of Lake of the Ozarks necessitated demolition of the bridge. Union Electric purchased the structure for \$26,000, dynamited the bridge, and let it fall into the river. The bridge remains lay forgotten be-

neath the Lake until World War II when steel was needed. At that time divers salvaged as much of its steel as was possible. For the complete story of the bridge, see the author’s book: *History & Geography of Lake of the Ozarks, Volume Two*. ■

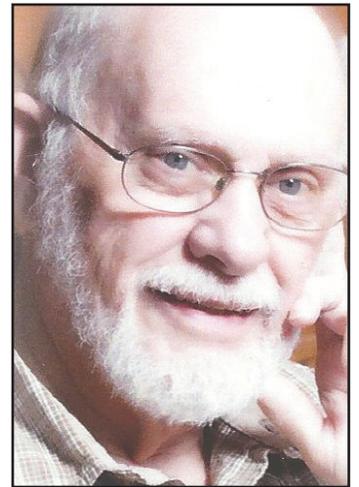
We present these past Glimpses in retrospect. Dwight passed away in late November, 2020.

This historical sketch is from the collection of H. Dwight Weaver and ran in March, 2011.

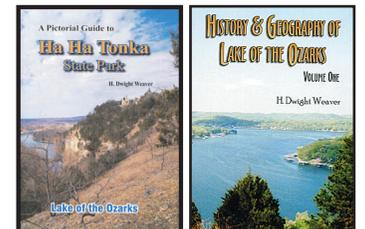
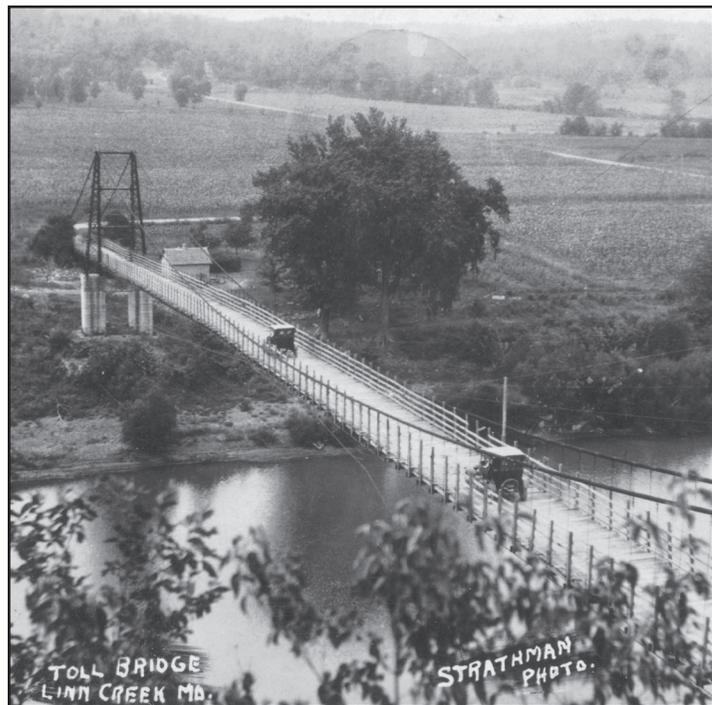
Weaver is the author of six books on the history of Lake of the Ozarks.

Weaver’s book “A Pictorial Guide to Ha Ha Tonka State Park” contains more than 300 photos of the park, which include all of the park’s significant natural and man-made features along its trails and boardwalks. His book takes you on the trails of wonder and history that comprise the park.

Visit his works at www.lakeoftheoarksbks.com to obtain more information or to purchase one online.

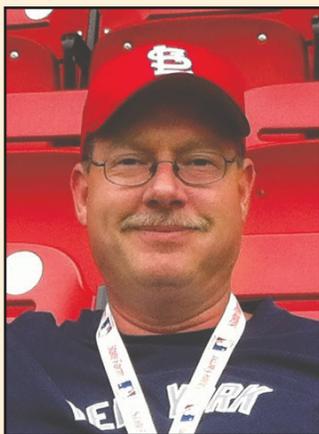


The author’s last book on Lake history – Images of America, Osage Beach – is locally available and is a pictorial history of Osage Beach from 1880 to 1980.



Managing Rental Property

The Edge of Your Seat



Russell Burdette

While the topic of seating at your vacation rental may not be the most exciting topic to discuss it certainly can play a major role in securing rentals for your property. This is one of those items that gets overlooked, especially in larger homes or condos and especially those owned by someone with a small family.

This may seem like common sense to most people but you should have dining seating and deck seating for the number of guests that your home or condo sleeps. For instance, if you have a two bedroom condo and it sleeps six guests, then you should have dining seating (including the breakfast bar) for a total of six guests. If you have a large home that sleeps 16, then you need dining seating for 16 guests.

You would not believe the number of large homes or condos that I have seen in the past 17 years that were just a little short on their dining and deck seating. Picture yourself arriving to a three bedroom home with your eight guests and you walk into a home that had no dining table and only 3-4 bar stools at the breakfast bar. In this true life situation, I had to persuade the owner of the home that he really needed a table, in addition to his breakfast bar. His family only had four people so it never really crossed his mind that he needed extra seating for his rental guests.

This same thought process should also extend to the living area. You should be able to seat most of your guests in the living area. If you sleep eight then you need to think about seating at least five to six guests in the living area. If your living area doesn't look inviting and is not able to accommodate the number of guests that could po-

tentially stay in your home or condo, then your potential guest may look for a property that has more seating so that they will be more comfortable.

And ditto for the deck. Guests love to relax outside by the water or on a deck overlooking the water. You should have plenty of deck seating, a table and a few lounge chairs that together will seat at least the number of guests that your home or condo will sleep. Your seating choices should be practical and comfortable. Get the correct height bar stools for your bar, ensure that when seated you can see over the railing on your deck, etc. Too often the stools are too short or you are looking right into the railing instead of at the lake.

Guests like to dine and relax together and you need to ensure that this item has not been overlooked. Having the proper seating arrangements can give you an edge over your competition.

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

Safer Drive

continued from previous page
environmental engineering evaluated an intersection on U.S. Highway 63 where a conventional left turn onto a divided highway required drivers to cross up to three lanes of traffic moving at average speeds of 70 mph.

"Motorists making a left turn from a side street must look for gaps in both directions of 63. Any misjudging of gaps could lead to severe right-angle crashes," Edara stated, adding that the j-turn requires left-turning motorists from both directions to first turn right and then make a u-turn "downstream" to merge into traffic in the direction they intend to travel. "Critics complain that j-turns add drive time, but advocates argue it may actually reduce it during peak traffic-flow since motorists will not have to wait for a safe gap to cross traffic. Even with a minor increase in travel time, the increased safety of j-turns makes them desirable, especially at locations with a history of angle crashes."

- Project descriptions
Lakeland Road Intersection
- Removal of paved median

- crossing
- New right-turn lane onto Lakeland Road
- New westbound acceleration lane onto Highway 54 Highway V Intersection
- New eastbound acceleration lane onto Highway 54 Walnut Grove Road Intersection
- New westbound right turn deceleration lane onto Walnut Grove Road
- Howser Road Intersection
- New westbound J-turn west of Howser Road with acceleration and deceleration lanes
- New westbound acceleration/deceleration lane between Allen Road and Howser Road
- Allen Road/Bear Lake Road Intersection
- Construction of eastbound J-turn with acceleration and deceleration lanes
- New eastbound right-turn deceleration lane onto Allen Road
- New westbound right-turn deceleration lane onto Allen Road/Bear Lake Road
- New westbound acceleration/deceleration lane between Allen Road and Houser Road
- Copperhead Road Intersection
- Widened, tapered approach

- onto Copperhead Road
- County Road 54-60/Tolwood Road Intersection (Secondary Work)
- New westbound right-turn deceleration lane onto County Road 54-60
- Median crossing widened for eastbound left-turn deceleration lane onto County Road 54-60
- County Road 54-60, Tolwood Road Intersection
- Construction of eastbound deceleration lane onto Tolwood Road
- Addition of westbound deceleration lane to the median onto Tolwood Road
- Mt. Carmel Road, Jamie Lane and Midway Road Intersection
- Removal of paved median
- Construction of J-turns with acceleration and deceleration lanes
- Construction of westbound deceleration lanes onto Jamie Lane
- Construction of eastbound deceleration lane onto Midway Road

For diagrams of the intersections, visit <https://www.modot.org/Miller54Intersections> and click on the "Project map" or "Project diagrams of each location" links.



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As the Lake Churns New Year's Market Uncertainty



Real Estate and Lake News with C. Michael Elliott

Market activity over the previous seven days ending December 29th had thirty-five new listings to the market plus nine properties had sales contracts cancelled and are now back on the market. A total of fifty-six properties were placed under contract. While nine may not seem a large amount, it is considerable when you realize that it equals one-fourth the number of new listings. The most common reasons for failure are due to items discovered during inspections, property not appraising, buyer unable to obtain financing and, lately, buyer getting cold feet. I have been involved in more transactions this year where the buyer backs up and chooses not to complete a sale than I have any other year over the last thirty-nine years. I have spoken to numerous fellow agents experiencing the same circumstances.

I expect this situation to continue into 2021 for the first six months at a minimum. As we are all aware, there is a great deal of uncertainty in almost every aspect of life right now. Buyers are also facing much higher prices than just one year ago and are having to make cuts to their criteria list. Competition is fierce and when a new listing hits the market, buyers must move rapidly and be prepared to make quick decisions to have a shot at an accepted contract. These factors can make for nervous buyers and sometimes result in cold feet. There is an abundance of demand for lake property coupled with historically low inventory. The upside of this is that it allows sellers to move quickly to the next buyer.

Year to date sales comparisons as of December 29th, 2020 show the number of lakefront home sales up forty percent compared to 2019 and the average sales price

up twenty-two percent. Off-water home sales increased seventeen percent both by amount and price. Condo units sold increased thirty-three percent and the average sales price of resale units rose seventeen percent. The number of Lakefront lot sales increased by one hundred and forty-seven percent and the average sales price was up by twenty-four percent. Total Off-water lot sales increased thirty-three percent with an increase of nineteen percent in the average sales price.

All sales data obtained from the Lake of the Ozarks Board of Realtors' Multiple Listing System for the years 2019 and 2020.

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C. 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 would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.

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Crossword Puzzle

THEME: BOARD GAMES

ACROSS

1. Dealer's hand, in cribbage
5. Wade's opponent
8. Galsworthy's "The Forsyte _____"
12. Nevada city
13. Prima donna
14. Weasel's cousin
15. Makes collar for RBG
16. Between the id and super-ego, pl.
17. Can be hot or cold, meteorologically speaking
18. *Real estate-related board game
20. Elvis Presley's "_____ and Fortune"
21. Preface, e.g.
22. *A top one is a game piece in #18 Across
23. Open carriage
26. Having a malignant influence
30. "Wheel of Fortune" request
31. Stay clear of
34. Knife wound
35. Touch of color
37. Computer network acronym
38. Awaken
39. Wet nurse
40. Castrated man
42. Yale-_____ College, Singapore
43. Aircraft's additional equipment holder
45. They're denoted in red
47. Eric Stonestreet on "Modern Family"
48. Allergic reaction to bee sting
50. Amusing
52. *Word game
55. Don McLean: "Drove my chevy to the _____"
56. Joie de vivre
57. Charlie Parker's nickname
59. Bake an egg
60. Knocks on the door, e.g.
61. 1970s hairdo
62. Milk _____, candy
63. Swallowed
64. Reason to cram

Solution page 22

DOWN

1. Tube in old TV
2. Paper unit
3. "He's Just Not That _____ You"
4. Herzegovina's partner
5. Excessive sternness
6. Convex molding
7. *Candy Land difficulty level
8. *Napoleon-themed game of strategy
9. Niels Bohr's study object
10. Autry or Wilder
11. Simon's former partner
13. Performed comprehensively or in-_____, pl.
14. Butcher's refuse
19. Beginning of sickness
22. TV classic "Hee _____"
23. *Board game island ready for settlers
24. True inner self
25. Linear particle accelerator, for short
26. Take-out handout
27. Half human-half goat, pl.
28. February "People," e.g.
29. *Game with rooks
32. *Game involving Mr. Boddy's murderer
33. Chewbacca's sidekick
36. *a.k.a. draughts
38. Type of parallelogram
40. Liberty Tree, e.g.
41. Vacuums, e.g.
44. Extra shirt, e.g.
46. Sabbath, alt. sp.
48. Audience's approval
49. Window treatment
50. Bloody king of Israel
51. "Metamorphoses" poet
52. Serum, pl.
53. *The Game of _____
54. Makes mistakes
55. Acid drug
58. Part of URL

CROSSWORD													
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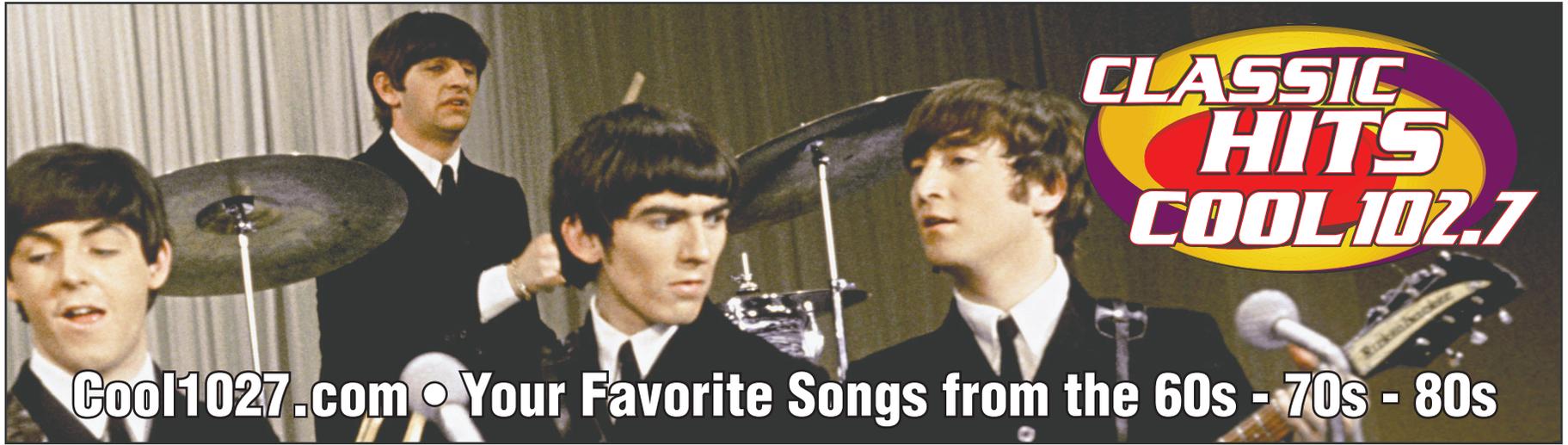
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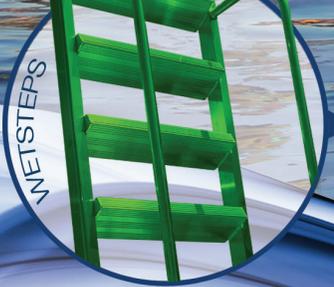
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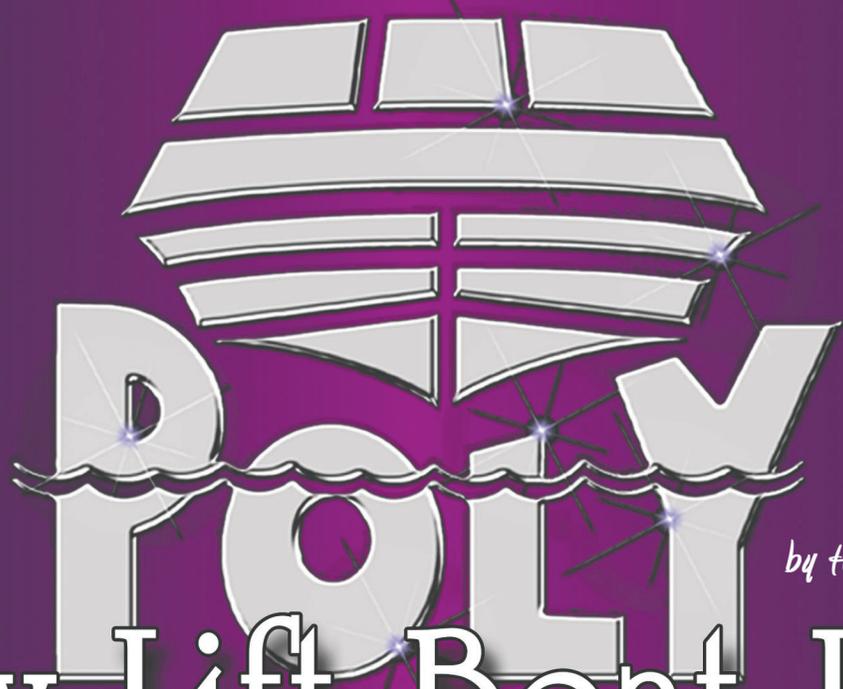
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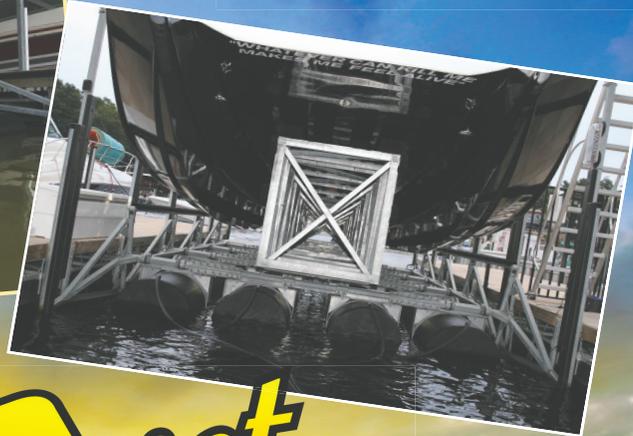
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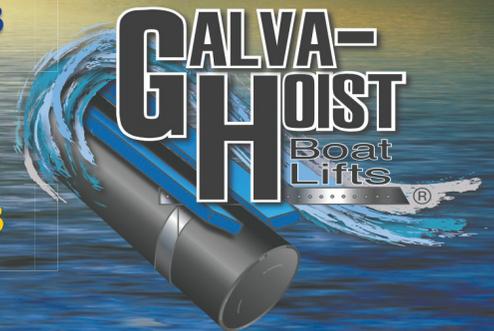
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