

LAKE OF THE OZARKS BUSINESS JOURNAL

BOATING ON BACK

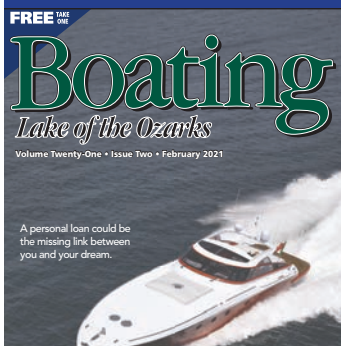
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VOL. 17 -- ISSUE 2

FEBRUARY, 2021



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Crossword

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Offshore powerboat racers ready to get back on the water – in Lake Ozark

By Nancy Zoellner

After a two-year absence, the Lake Race will be returning to the Bagnell Dam Strip this year. Activities are set to run from June 3 to June 5. The event, sanctioned by the Offshore Powerboat Association (OPA), typically includes 40 and 50 race boats from all over the nation who compete for a sizable purse. The race moved to the 7-mile two years ago after host-location Beaver's at the Dam closed, and then the threat of COVID-19 forced organizers to cancel last year.

According to Lake Ozark Mayor Gerry Murawski, many of the details are still being worked out but he said he was certain about one thing – the race was going to be based in his city.

"This is something we've been working on for the past year. We made it known that we wanted it back and then several pieces fell into place that allowed that to happen. Beaver's was purchased by George Tucker, who owns Tucker's Shuckers, and it will be reopening this spring as the Neon Taco. George is a tremendous supporter of the city and he's agreed to work with the organizers any way he can to get this going. In addition, we asked Iguana to use the parking lot across the street and they agreed to that. And then a local racing enthusiast and marine owner fronted funds to

bring the OPA race here," Murawski said. "As you can imagine, we are thrilled!"

Lake Race President Tom Abbett attended the January meeting of the Bagnell Dam Strip Association to share the good news about the race and make sure all the business owners are on board.

"And of course, they are," the mayor said. "This is a great event that brings thousands

– and thousands – of people to the city. By now, organizers know we do a good job with events held on the Strip. I'm confident this year will be no different – and with some of the changes we've made – it will be even better."

One of those changes includes the addition of two, 14-person golf carts that will shuttle people back and forth from near Christ the King Lu-

theran Church to Bagnell Dam. The Strip Express, a multi-passenger bus, will also be coming back for the boat race – and sticking around for the rest of the summer. The bus will transport passengers from the Strip area to lodging facilities in Lake Ozark, on Horseshoe Bend and in nearby areas of Osage Beach, which will help with a shortage of parking.

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**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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Armchair Pilot

By Nancy Zoellner

A NEW EXECUTIVE ORDER requires passengers on all forms of public transportation - planes, trains, ferries, busses - in America to wear a face covering for the duration of their trip. The mandate also requires visitors to national parks to wear masks during their visits, even though the CDC recommends wearing masks outdoors only. If you can't stay at least 6 feet apart from people who don't live with you.

A NEW COVID-19 travel order issued by the CDC might keep international travelers from returning home. According to the new rules, as of January 26, 2021 travelers arriving in the U.S. are required to get tested for COVID-19 no more than three days before departing to the United States and they must show a negative test result or documentation of recent recovery from COVID-19 to the airline before boarding. The order applies to everyone - U.S. citizens and legal permanent residents ages 2 and older - so citizenship won't give you a pass. According to the CDC, "acceptable documentations" of recovery from COVID includes both a positive viral test result within three months of travel and a letter from a healthcare saying the passenger no longer has to quarantine. Passengers who have tested positive need to delay their return trip until they are no longer required to quarantine. For more information visit the FAQ page at CDC.gov.

TO HELP FLYERS keep their health information in one place, United Airlines created a digital health app called the "Travel-Ready Center." They are the first airline to come up with a digital storage method. A United spokesperson said the app will help flyers move more quickly through the check-in process, as stricter policies are enacted. The phone app will allow flyers to upload and store vaccination records and COVID-19 test results and will also provide updates on travel regulations. The International Air Transport Association is planning to release their digital health passport in the first quarter of 2021.

UNRULY BEHAVIOR ON PLANES can now mean stiff penalties. And that "unruly behavior" includes refusing to wear masks. In January, the Federal Aviation Administration (FAA) adopted stricter rules that state a passenger who "assaults, threatens, intimidates, or interferes with airline crew members" or who refuse to don a mask will face a fine of up to \$35,000 as well as imprisonment. All airlines currently require all passengers - even young children - to wear masks at all times, except when eating or drinking. Families have been tossed off flights when their toddlers have refused to wear masks. Previously, passengers who were, by the airline's definition "unruly," were given a warning and/or faced civil penalties.

WORRIED ABOUT FLYING in the winter? Ice buildup on a plane can hinder its ability to fly safely. The ice not only changes the shape of the wing and tail, thus distorting air flow, but it also reduces lift, and can cause engine problems. However, once a plane is airborne, its forward speed through the air, heat from the engines and anti-icing equipment keeps ice from accumulating. Problems originate when the plane is still on the ground and freezing rain or sleet is falling. According to a report on Accuweather.com, in those weather conditions, once everyone is on board, the plane will move to a special deicing area to begin the multi-step process. "First, a heated glycol-based solution, which is usually an easily identifiable orange color, is applied to remove any accumulated snow or ice from the aircraft." Glycol, which has a lower freezing point than water, is commonly used in anti-freeze. "If it is actively precipitating and the aircraft requires continued protection prior to takeoff, then a second gel-like anti-icing fluid that is usually green in color is applied," the article stated. Both liquids are heated, however, the anti-ice solution is only effective for a certain length of time. The aircraft must take off before that time expires.

MOST AIRLINES HAVE reduced or even eliminated meal service due to the pandemic. If you usually get hungry mid-flight, you'll be happy to know that the Transportation Security Administration (TSA) has loosened some of its restric-

tions so nearly all food - cakes, cooked meat, pies, pizza, even seafood - is allowed, as long as it's not a liquid exceeding 3.4 The TSA advises that planning ahead and packing properly can result in a better travel experience at the airport. To help with that, they've put together a list of what is and isn't allowed. The list can be found by visiting <https://www.tsa.gov/travel/security-screening/whatcanibring/all-list>. For items not listed, snap a picture or send a question to AskTSA on Facebook Messenger or Twitter. They promise to answer your questions from 7 a.m. to 10 p.m. weekdays and 7 a.m. to 6 p.m. weekends and holidays.

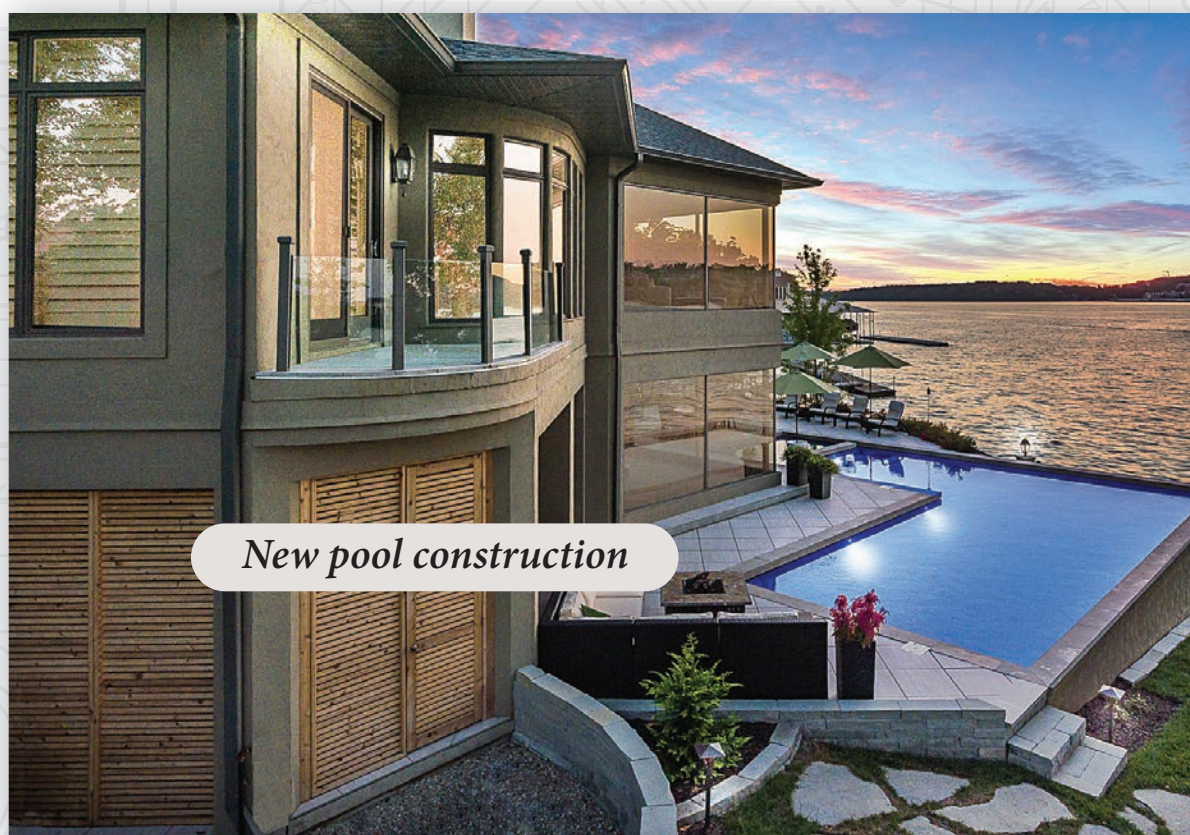
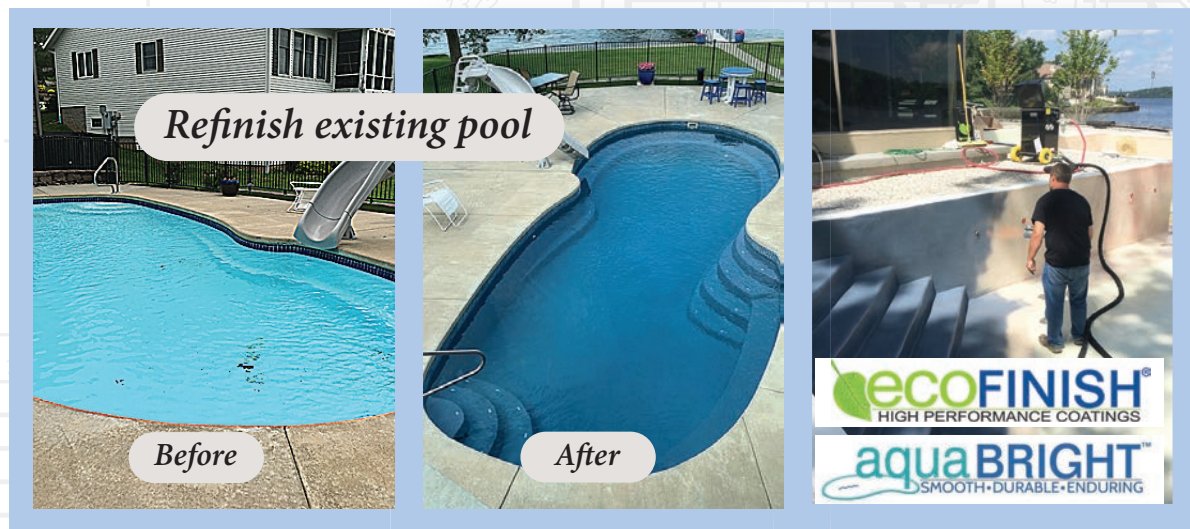
YES, YOU CAN TRAVEL with medications. In fact, according to the TSA, you're not required to show any medication you are traveling with unless it is in liquid form. If you have medically required liquids, those should be shown at the start of the screening checkpoint process and they may be subject to additional screening. Pills are allowed in unlimited amounts, but they must be screened. The TSA recommends placing prescriptions in your carry-on for immediate access. And those medications do not have to be in prescription bottles, but passengers must comply with state law. Medications are usually screened by X-ray, however, passengers may request a visual inspection instead, but the request must be made before items are sent through the X-ray tunnel. Nitroglycerin tablets and spray are permitted and have never been prohibited.

LIKE A CLEAN HOUSE but don't like cleaning? To market their "Gold Standard Clean," Hertz company is holding a sweepstakes that will provide one lucky person with weekly home and car cleaning for one year. Under the rules, current members of the Hertz Gold Plus Rewards club will earn two entries by registering online. Non-members can earn one entry, plus a second entry when they sign up to become members. From that point on, everyone who signed up for the promotion will earn an additional entry into the sweepstakes each time they rent a car between Jan. 25 and March 22, 2021. For more info, visit <https://pub.emails.hertz.com/GoldStandardSweepstakes>.



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Dam bridge project to kick off in September

By Nancy Zoellner

The Missouri Department of Transportation (MoDOT) is planning a rehab of the Business 54 Bagnell Dam Bridge over the Osage River in Lake Ozark.

The public has been invited to learn more about the \$1.9-million project during a virtual open house set for 5 to 6 p.m. February 2 at <https://www.modot.org/BagnellDam-Bridge>. A recording of the presentation will be added to the project website for those who are unable to attend.

During the live presentation, the public will be able to ask questions or provide feedback using the digital comment form on the project web page. In addition, an online public comment period will be open through February 8. However, some weren't waiting until then to make their opinions known.

A press release about the project was posted Tuesday, January 26 on the City of Lake Ozark Facebook page. Almost immediately, people were posting comments that

ranged from, "Mo dot replacing 91-year-old driving surface over a corporate private dam with tax money don't do us any favors," to "Amazing after all these years finally needs some repair."

Others remarked on the wording in the press release.

"I'm curious...why on earth do all the articles posted about the upcoming repairs refer to Bagnell Dam as a 'bridge' over the Osage river? In my world, Bagnell Dam is a 'dam' and not a bridge. The 'bridge' over the Osage River is downstream where the newer Hwy 54 crosses the Osage river."

And some commented the timing of the project – others offered advice.

"At least they are doing it through the fall and winter instead of over the summer. Finally some brains!"

"It's going to affect BikeFest in September guys. That brings a ton of visitors & \$\$ to the area in the off season."

"They need to eliminate the sidewalk and make the lanes wider. Build an observation deck for people who want to

look over the dam."

MoDOT District Engineer Bob Lynch had an explanatory response to every comment.

"Most people think they're driving on the dam but they're not. They're actually driving on a separate bridge that's attached to the dam. There are girders underneath that hold the bridge up, and those girders are supported by a foundation that's attached to the dam. You can see the structure if you go below the dam and look for it. It's just like a normal bridge, except it's attached to the dam as opposed to sitting on the ground," he said, adding that the bridge was built in unison with the dam. "When Union Electric (now Ameren) was creating the Lake, they formed an agreement with the Missouri Highway Commission for all the bridges that would be needed – this one, on Highway 54 in Osage Beach and in Camdenton, and the bridges on Highway 5 – those were all set in place. The agreement for the bridge over the dam states that Ameren will maintain what I call the substructure of

the bridge – the girder portion – and we maintain everything above that, which includes the deck and the barrier walls. There are a few more details, but that's a quick description of who is responsible for what. So the bridge is part of the state system and it is something MoDOT has always been responsible for."

Lynch also said he's been asked more than once if MoDOT will be widening the bridge during the process. The answer is "No. We could look at taking away the sidewalk but then we'd be taking away the historic nature of the bridge. And taking away the sidewalk would eliminate access that's always been there, and that's not easily done. This is really just a maintenance project to further extend the life of the bridge."

Lynch also explained the process that will be used.

"It will be up to the contractor but typically they first hydro-blast the surface to remove any loose or bad concrete. In this instance, that will be done only over the spill

gates. Then they'll pour an epoxy and overlay on the area that was cleaned up. We'll also do some work on the joints across the entire length of the bridge. As you drive across the dam, you feel the steel plate joints. We'll make sure those are in good condition and we'll put in a new membrane to make sure water isn't seeping down below. We'll also be repairing the areas of the sidewalk and the curb where the concrete has deteriorated," he said.

In 2005, MoDOT removed all the concrete up above the generation area and repoured the deck but didn't do any esthetic work.

Lynch said they'd like to start right after Labor Day to get the project completed by the end of the year and the typical start of winter weather, "but that's why we're asking for public comment."

State Route 242 will be the detour route for traffic while the bridge is closed; signage and traffic control and social media will be used to remind motorists of the closure.

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Great Business Resources to start 2021

As a ravenous "reader" (AKA Audible), I definitely consumed a lot of business and personal growth material during 2020. To close out the year, I wanted to share some of the best ... along with a few take-aways from each. I know what you're probably thinking ... "I'm way too busy for this!"

When we limit our own growth as business owners, we limit the growth of our businesses and the growth of our teams. Yes, I'm in marketing ... but I'm here to tell you, if you really want to grow a business, you have to grow as the leader in your business.

One way to grow is to read and listen to Podcasts. I've read 60 books this year ... all non-fiction. Trust me - I'm busy as heck, just like you. But it's easier to do than you might think.

My personal technique is the Audible app and the PodCast app. I have both apps on my phone, and I download books & podcasts and listen to them daily. I listen when I am in the shower (no jokes please!), when I am cooking, and when I am driving. When something really moves me, I buy it on Amazon and reread it. If it's **HUGELY** impactful, I buy multiple copies and give them to friends and clients.

HERE ARE A FEW OF THE READS & RESOURCES THAT WERE MOST IMPACTFUL FOR MY BUSINESS

PROFIT FIRST by Michael Michalowicz. This book literally transformed the way I think about the financials of my business. You will become instantly profitable when you apply the fundamental strategies outlined in this book.

CHESS NOT CHECKERS by Mark Miller. As your business grows, your same old "comfortable moves" won't cut it anymore. If you stick to only what got you there, you'll plateau.



Sandy Waggett

You will limit your own growth, the growth of your bottom line, and the growth of your team.

THE SALES BIBLE by Jeffrey Gitomer. It's the ultimate sales resource - as a business owner, you need to read this book. And if you have a sales team, THEY need to read it to. I'm a huge fan of Gitomer's writing style. It's easy, practical, funny, and his advice works.

A PODCAST THAT WILL MAKE YOU STAY IN THE SHOWER LONGER (AND WILL MAKE YOU MORE MONEY IN 2021)

BUSINESS MADE SIMPLE Formerly known as the Building a StoryBrand podcast, as of January 1, 2021 it changed its name because it has changed its focus from strictly marketing to all things business and leadership. It comes out first thing every Monday morning and it is how I start my week each week.

These are just a few of the resources I can recommend. Contact me if you want more to help your business!

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Dam bridge project to kick off

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For more information and updates about this project or other transportation-related matters, call 1-888-ASK-MoDOT (275-6636) or visit www.modot.org/BagnellDam-Bridge. Follow the MoDOT Central Missouri District on Facebook and Twitter for project updates.

According to a road study conducted in 2019 by Cochran Engineering, some 41,000 ve-

hicles – or 569.4 per hour – traveled on Bagnell Dam Boulevard over Memorial Day weekend.

About Bagnell Dam

In a typical year, the 148-foot-tall, ½-mile long concrete gravity dam produces more than 500 million kilowatt hours of electricity - enough to supply the needs of nearly 42,000 average households.

Comparable to a building 12 stories high and seven blocks long, Bagnell Dam was the

largest - and last - major dam in the U.S. to be built with private investment.

Bagnell Dam holds back 600 billion gallons of water – which covers some 86 square miles in four counties.

Bagnell Dam got its name from William Bagnell, a railroad man who platted a town bearing his name on June 30, 1883.

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The Importance of Planning for Single Seniors

More and more seniors are finding themselves alone and without nearby relatives to help them with financial management. If you are in this situation, it's important that you find an alternative—friends or professionals who can fulfill these roles that might otherwise be handled by family members. While you may think you can handle these duties now, the most vexing problems for many seniors arise when they become incapacitated, either temporarily or permanently. Suddenly, there are many questions that need to be answered.

- Who will pay the bills?
- Who will track the investments?
- Who will make decisions about real estate?
- Who will make certain that taxes are paid?
- Who will balance the checkbook?

The first solution that comes to mind for these questions is a **financial durable power of attorney**. This document allows another person to step into your shoes, financially speaking, and make binding decisions on your behalf. A durable power of attorney may be as broad or as limited in scope as needed to make you comfortable. You'll need to see your lawyer to have a power of attorney drafted and executed.

Another axis of anxiety concerns health care. In this area, you may need:

- a health care power of attorney, with medical instructions to be followed if you are incapacitated;
- a Health Information Portability and Accountability Act (HIPAA) authorization, so that your agent has full rights to your medical records;



Trenny Garrett, J.D., CTFA

Senior Vice President

- and a living will that outlines your expectations for medical care near the end of your life.

Another option many individuals often rely upon is a living trust for financial management. A living trust can provide financial protection in the event of disability or incapacity, just as a durable power of attorney does. However, a living trust offers additional advantages, such as financial privacy at death and probate avoidance. Additionally, a corporate trustee, like Central Trust Company, provides advantages that come with working with an institution as compared to an individual. We don't get sick or go on vacation. Trust and estate management is our business, and we attend to it every day. So, as we enter this New Year, think about what might happen to your finances should you become incapacitated. Were you able to easily answer the questions above? If not, our team would be happy to talk to you about the services we offer that could leave you with a bit more peace of mind. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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

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Spring cleaning for your small business

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

Staying organized is one of the most important jobs you have as an owner running a small business. It's also one of the most challenging. Busy small business owners are running full steam ahead and it can be tough to stop long enough to file away receipts and clean out your inbox. Taking time out of your busy schedule to get organized will actually save you a lot of time in the long run. That's why once a year (or more) every small business owner needs to give their business a good 'spring' cleaning.

Giving your business a spring cleaning can mean different things for different businesses. What you choose to clean and organize first should be those areas of the business most directly tied to productivity and, by extension, profitability.

While every small business is unique, here are four steps every owner can take right now to clean up your business and create a huge boost in productivity.

1. Back-Up What You Need, Purge What You Don't

Filing your (digital) paperwork is small business spring cleaning 101. And, just as important, is removing documents and files that you no longer need. File or store important documents in the cloud, on an external hard drive, or in a filing cabinet. If you have a stack of old paper documents containing sensitive information, shred them.

You can find more tips and tools for keeping your small business records organized by reading the recent SCORE article, "Recordkeeping 101: Information Your Small Business Needs to Maintain."

2. Clean Out Your Inbox

Getting emails into folders and out of your inbox is a spring-cleaning task that will make a big impact on your ability to stay organized. You'll feel less overwhelmed and reduce the risk of that all-important email getting lost in the clutter.

3. Declutter Your Workstation

Clutter creates stress – something no business owner needs. The items on your desk should be ones you use each day, like pens, notebooks, a laptop or tablet, and any specialty tools your work requires. Everything else should

have a home in a desk drawer, on a shelf or somewhere else close-by. An easy and inexpensive way to keep your workstation clean is with drawer organizers, shelves, and a filing cabinet.

4. Find Tools That Help You Stay Organized After You Clean

Once you've finished your small business spring cleaning, look for simple ways to stay organized. If you're most productive when you create a list of to-dos, invest in a daily planner and note pads. If you prefer using apps and other tech tools to do business, there are several apps out there designed specifically for staying organized. Look for apps that allow you to manage lists, take notes, connect to your calendar or planner, and set reminders. A few examples of organization apps include Trello, Todoist and Evernote.

The best spring-cleaning plan is continued maintenance throughout the year. If you can create a process for maintaining those tasks tied directly to your productivity – like filing documents once a month or taking 20 minutes every Friday to reset your workstation – you'll increase the health of your business, get more done in less time and, ultimately, be more profitable.

When creating a plan to stay organized, it's always helpful to take guidance from an outsider looking in, like a SCORE mentor. A SCORE mentor will not only help you get organized, but they'll work with you to uncover and set up the tools that will best help you stay organized and be more productive.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

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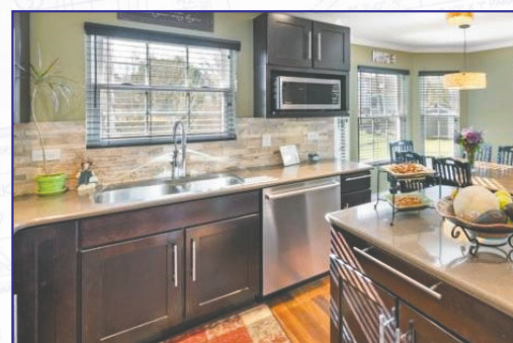


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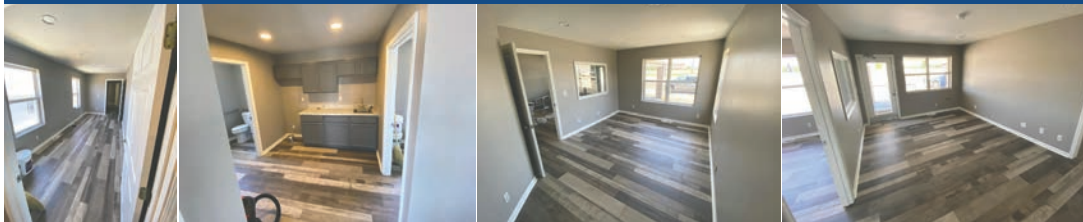
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The city of Lake Ozark is on a roll

By Nancy Zoellner

Through a public-private partnership, beginning this spring the City of Lake Ozark will offer a couple different transportation options to those who visit the Bagnell Dam Strip.

According to Lake Ozark Mayor Gerry Murawski, two 14-passenger golf carts will be available to shuttle people from one end of the Strip to the other – and to points in between – and the Strip Express, a small bus, will be available to haul people from nearby hotels to the Strip and then back again.

“One golf cart will be available every day throughout the season and two will run on weekends. The bus will most likely just run Thursday through Saturday, but truthfully, we haven’t gotten that far into the discussions yet,” he said. “We think this will be a great service for our visitors and it makes us the first city with a transportation system.”

The Lake Ozark Transportation Council (LOT), in partnership with the Tri-County Transit, which is part of OATS Transit, will run the shuttles. OATS is a 501(c)3 nonprofit corporation that offers a shared-ride, demand-response, door-to-door service in 87 of Missouri’s 114 counties. Through that partnership, OATS will cover half the cost of the operation.

Murawski, who is the founder and vice chairman of the LOT, said the Strip Express is currently set to make runs to Port Arrowhead, the Baymont Hotel and Regalia. Three years ago, those hotels, along with several businesses on the Strip, donated around \$20,000 to get the shuttle going. They donated again two years ago and Murawski said he expects they will also chip in to cover a portion of the costs in 2021. In addition, riders pay \$1 per trip and that typically generates another \$10,000, he said.

“We thought about getting volunteers to drive the bus, but OATS said if they were going to run the shuttles, they would cover the insurance and provide the drivers, who will be required to go through their training course and meet the

same requirements they would have to meet if they were driving an OATS bus. After thinking about it, we decided that would be a better option because it would be safer and better for our riders. There are other advantages too – like if a driver is sick, they’ll find a replacement – so all those details are taken care of. However, OATS did say they would take applications from anyone interested in working as a driver. Quite frankly, if I wasn’t the mayor, I’d probably apply. I think that would be a lot of fun,” he said, adding that the agreement will include the golf carts.

Just as the OATS busses are owned by the Missouri Department of Transportation and leased to OATS, the mayor said he envisions a similar agreement will be put in place with the golf carts, which will be purchased by a business owner on the Bagnell Dam Strip.

Murawski said once the contractual agreements are formed, the service will run as many years as it is needed.

“We’re really hoping this will alleviate some of the parking issues we have on the Strip.



That’s why we want to get this set up and then keep it going,” he explained. “If we can get parking garages built at some point, and if docks are available for people to come to the Strip by boat, the service will become even more valuable.”



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City prepares for the opening of its first cannabis dispensary

By Nancy Zoellner

A medical marijuana dispensary will be opening in Osage Beach in the next couple months.

According to the Missouri Department of Health and Senior Services ((DHSS), a license to operate was granted to MOAZ Industries LLC, doing business as Territory Dispensary. Hugo Oates is listed as the contact person. The dispensary will be located on the west end of town at 6396 Osage Beach Parkway in a building that formerly housed the Hook and Hoof Restaurant.

According to Osage Beach city officials, the dispensary originally planned to operate in Sunrise Beach. However, after learning that two other applications had been approved for the west side of Lake of the Ozarks, the company decided to move the shop to Osage Beach.

According to the DHSS, licenses to operate a dispensary were granted to Blue Arrow Holdings LLC, located at 12077 North Highway 5 in Sunrise Beach, with Zachary Paul Voudrie listed as chief operating officer, and BTMD Holdings LLC, located at 28744 Highway 5 in Gravois Mills, with Cameron Fraker listed as chief operating officer. A license was also granted to Heya Eldon Retail, operating at 1812 Highway 54 in Eldon. Carl Bearden is listed as president. BTMD was also granted a cultivation facility license, as was Holistic Missouri LLC at 14541 N. State Highway 5 in Sunrise Beach. Josh Henderson is listed as CEO of that company.

Osage Beach Mayor John Olivarri said he stopped by the dispensary in his town in late January to check it out.

"They're doing quite a bit of renovation. Ron White, our building inspector, will have to inspect it to make sure they complied with all our building codes, but once that's done and they get their product in, I think everything will be ready to go," Mayor John Olivarri said.

An attempt to contact Oates was not successful. However, according to a write-up on

MoDispensaries.com, MOAZ Industries plans to carry a selection of THC and CBD dispensary menu products, "to help qualified patients that have received their medical marijuana card. All products sold at this dispensary must be tested by independent 3rd party labs licensed by the state. Patients may possess up to 4oz of Flower or the combined equivalent of concentrates such as wax and shatter, along with processed MMJ products such as THC oils, CBD oils, vape cartridges, capsules, and tinctures over a 30-day period. Infused products such edibles and topicals may also be available."

Osage Beach Police Chief Todd Davis said before getting final approval to operate, the dispensary will also have to be inspected by the state to make sure their security system meets state guidelines. Seed to Sale Security, a firm that specializes in providing security technology to licensed cannabis facilities, provided a synopsis on their website:

• All medical marijuana facilities in Missouri must install and maintain security equipment designed to prevent unauthorized access into limited access areas, as well as diversion and inversion of medical marijuana. Limited access areas are typically considered areas where medical marijuana is stored or where medical marijuana-related operations take place.

• The use of an electronic card access system, biometric identification system (facial features, fingerprints, iris scanning), or another equivalent means of control must be used to maintain restricted access. All records of entry into these areas must be maintained for one year.

• The system must be able to detect unauthorized entry, and in the instance of an unauthorized breach, immediately notify local law enforcement.

• Any point-of-sale station, reception area, vault and monitoring station should have manual, silent alarms capable of alerting local law enforcement.

• The exterior of the building and perimeter, except in the case of outdoor cultivation, should facilitate surveillance through outdoor lighting, as the exterior and perimeter of the facility must have security camera coverage.

Missouri residents must obtain a MedCard from the state to be able to shop at open dispensary locations. By the end of 2020, more than 94,000 medical marijuana patient applications had been received by the DHSS. Between 501 and 1,000 had been granted in Camden County and between 251 and 500 each had been granted in Miller and Morgan counties.

Chief Davis said legalizing medical marijuana use poses a whole new set of challenges for law enforcement because unlike alcohol, there is no standard for judging impairment.

"Everything is still in preliminary stages. With alcohol there's a set level of .08 that's considered driving while intoxicated. Drivers can still get a ticket for Driving While Intoxicated even if they're below that, as long as officers can prove impairment but there's nothing that says a certain level of THC will impair driving. That's going to have to come from a lot of research and studies – and we know it will be tested in court cases," he said.

A report published in November 2020 by the National Conference of State Legislatures states that testing for drug impairment is also problematic due to the current limitations of drug-detecting technology. "Drugs do not affect people consistently—a high concentration may significantly impair one person but not another. Drugs such as marijuana can also stay in the system for weeks, thus appearing in roadside tests while no longer causing impairment. In addition, tracking marijuana-impaired driving is difficult because drivers who may be under the influence of both marijuana and alcohol are often cited for a high blood alcohol concentration and rarely tested for additional substances."

Mortgage \$ense

5 Considerations When Buying a Vacation Home at Lake of the Ozarks

While you dream of the warm Summer months on the distant horizon, you'll want to begin making preparations for your Summer vacation at Lake of the Ozarks. The resorts are immaculate, and Lake of the Ozarks hospitality is second-to-none. However, have you considered owning your own vacation home at Lake of the Ozarks? It may be more attainable than you think, and Team Lasson is here to help you every step of the way. Continue reading our blog for 5 things to consider when buying a vacation home at Lake of the Ozarks.

PLAN AROUND YOUR VACATION STYLE

One of the first things to keep in mind is what kind of vacation you'd enjoy having the most. An energetic, on-the-move atmosphere, one more private and secluded or something in-between? The great thing about the Lake is that you can have it all. From cabins and ranch-style retreats with acreage to million-dollar lakefront homes with docks and cruisers. Lake of the Ozarks can be anything you make of it!

YOUR LAKE LOCATION

After you decide what type of vacation you'll be having at Lake of the Ozarks, you'll want to check out several of the cities around the Lake. All offer different advantages depending on what your priorities are. Here are a few of the cities around the Lake for you to choose from:

- Lake Ozark
- Osage Beach
- Camdenton
- Sunrise Beach
- Gravois Mills
- Laurie
- Eldon
- Versailles

THINK OF THE AMENITIES

There are many Homeowners Associations around Lake of the Ozarks that offer amenities to make your time in the community more relaxing and enjoyable. From pools, gyms, and playgrounds to country club memberships, spas, and signature golf courses. Some of the amenities even include maintenance as an added or low-cost benefit. Amenities like this are great for vacation homes, so be sure to check them out when looking in each community.



FLOOR PLANS & ROOM SIZES

This will depend a lot on the type of vacation you're planning on having. Will it be a private getaway as a couple or an elaborate hangout for friends and family? When house shopping, try to envision just how your vacationing lifestyle is going to play out in the home. This will have an impact on the style, size, and location of the home you want to buy.

YARD FUNCTIONALITY

Don't forget to keep the functionality of your yard in mind. You'll want to be sure that it fits with your vacation style as well. If you have any large future plans for the grounds, such as an in-ground pool. You'll need to consider that up front when looking for the perfect vacation home as expanding or changing these features later can take time.

If you've been vacationing here for years and are interested in buying a vacation home at Lake of the Ozarks, we'd love to help! Contact us today to get started getting pre-qualified for your mortgage at Lake of the Ozarks. Having this letter in hand will allow you to shop with confidence, plus it can give you an advantage when it comes to negotiations and being taken seriously as a buyer. Have any additional questions? Give us a call! Team Lasson is always here to help!

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Celebrating the 'wearin' of the green' once again



By Nancy Zoellner

Business owners, clubs, church groups and civic organizations – start shopping for shamrocks, green balloons, garland and lots of candy. The Bagnell Dam Strip Association's St. Patrick's Day Parade will be back this March. This will be the 35th parade – held the 36th year from the beginning of the tradition.

Last year, after getting input from local health officials, reviewing recommendations from the Center for Disease Control, and talking with city of Lake Ozark officials about the possibility of a mass transmittal of COVID-19, the BDSA decided that for public health considerations the parade should be cancelled - for the first time in 35 years.

Bob Schwartz, who chairs the BDSA, said the group decided the Lake needed something to celebrate and with COVID-19 numbers continuing to fall, March is the perfect time to start the party. The parade is set for 1 p.m. Saturday, March 13.

Everyone is invited to bring canopies, bring lawn chairs, bring food and drinks (but don't bring alcoholic beverages - Lake Ozark has an open container law) and certainly bring the whole family – dressed in green, of course. Plan to arrive early and stay late because this is the social event of the spring. In years past, the BDSA parade

has been one of the biggest in the Midwest, drawing an estimated 10,000 spectators.

Everyone is asked to use caution while driving on Bagnell Dam Boulevard before the event while floats are lining up because there are usually lots of excited children running around. The road will be shut down at 12:45 and re-open around 3 p.m. – or as soon as the parade ends. Motorists will be able to exit or enter Horseshoe Bend Parkway by using Hwy 242. Traffic will be allowed to pass through at gaps in the parade.

Don't forget – as a safety precaution, Lake Ozark adopted an ordinance that states nothing can be thrown from floats. All entries who want to provide candy or beads should bring walkers to hand it to the hundreds of children who line the street.

There is an entry fee but Schwartz said more than 50 groups paid entry fees last year and they did not get refunds, so they will not have to pay this year. Jeff Carroll, who is handling the parade, will be sending out the entry fee forms with the cost. Vehicles will line up on the Bagnell Dam Boulevard beginning near the Quality Inn. Carroll will be giving the entrants their designated spots when they register.

Schwartz said restaurants and bars are sure to offer specials on corned beef, cabbage

and maybe even green beverages but organizers are still working out the details, so watch the Facebook page and City of Lake Ozark website (cityoflakeozark.net) for more information or email jcarroll88.jc@gmail.com.

The St. Patrick's Day Water Parade, sponsored by the Lake West Chamber of Commerce is also going to be held this year. The event will begin and end on Saturday, March 13 at Captain Ron's Bar and Grill, located at the 34.5 mile mark by water or Lake Road 5-50 by land.

An 8 a.m. breakfast will kick off the day; a blessing of the fleet will be held at 9:30 a.m. and everyone will board at 9:45. Tickets are \$35 each to ride on a Celebration Cruise Ship or plan to decorate your boat and join the parade. A prize will be awarded for the best decorated boat; raffle prizes donated by sponsoring businesses will also be given away, but you must be present to win.

Souvenir T-shirts and sweatshirts are now on sale. Call the chamber office at 573-374-5500 to place your order.

Planning is also underway for the Lake West Chamber St. Pat's Pub Crawl but many of the details have yet to be finalized. Check the chamber website at <https://lakewestchamber.com/> and click on the links for more information.

"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

"Do You Volunteer Your Time AND Insurance?"

Millions of Americans donate time—their most valuable asset—to serve as a volunteer board member on non-profits, booster clubs, churches, PTAs and civic organizations, just to name a few. The decisions these folks make can have a dramatic impact on their respective organization—and not always for the better. If a volunteer endeavor goes bad, would a volunteer board member have coverage against a lawsuit under his or her homeowner's policy? Unfortunately, this policy may be of little assistance.

The reason homeowners' policies do not usually cover liability stemming from actions as a volunteer is the nature of the claim. The policy is designed to cover claims of "bodily injury," such as someone slipping on cracked pavement in your driveway; and/or "property damage," such as accidentally setting your neighbor's house ablaze when burning some brush on a windy day.

Claims against board members do not usually involve bodily injury or property damage. Rather, they involve bad decision making that results in financial loss to the organization, such as the decision to invest in an IT system that turns out to be a debacle, costing the organization tremendous time and money. Another issue with the homeowners is they do not cover "professional services". Lots of times professionals are asked to be on boards to serve in capacity consistent with their profession



Belinda Brenizer CIC,RWCS

such as a CPA serving on a finance committee for local church. Even though he is not paid for services, it would still be excluded on the homeowners.

How is this problem fixed? The best method to cover actions of board members is for the organization to purchase directors/officers liability. These policies are relatively inexpensive for most non profits. BEFORE Volunteering, be sure and check to see if the organization has their own directors/officers liability policy and check the limits of coverages and deductible. Some policies have a deductible per officer which you should be aware of how the board will handle that in case of a claim upfront and in the bylaws.

Remember the absence of this insurance leaves you at risk of having no personal insurance to defend a suit and you should weigh your decision to serve if the organization will not provide protection.

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



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US Justice Department takes down Botnet

The Justice Department announced in late January that it had participated in a multi-national operation involving actions in the United States, Canada, France, Germany, the Netherlands, and the United Kingdom to disrupt and take down the infrastructure of the malware and botnet known as Emotet. Officials in Lithuania, Sweden, and Ukraine assisted in this major cyber investigative action.

According to Acting Deputy Attorney General John Carlin, the Emotet malware and botnet had infected hundreds of thousands of computers throughout the United States, "including our critical infrastructure, and caused millions of dollars in damage to victims worldwide. Cyber criminals will not escape justice regardless of where they operate. Working with public and private partners around the world we will relentlessly pursue them while using the full arsenal of tools at our disposal to disrupt their threats and prosecute those responsible."

According to an unsealed search warrant affidavit, Emotet is a family of malware that targets critical industries worldwide, including banking, e-commerce, healthcare, academia, government, and technology. Emotet malware primarily infects victim computers through spam email messages containing malicious attachments or hyperlinks. Emails were designed to appear to come from a legitimate source

or someone in the recipient's contact list. Once it has infected a victim computer, Emotet can deliver additional malware to the infected computer, such as ransomware or malware that steals financial credentials. Ransomware, in particular, has increased in scope and severity in the past year, harming businesses, healthcare providers, and government agencies even as the country has struggled to respond to the pandemic.

The computers infected with Emotet malware are part of a botnet (i.e., a network of compromised computers), meaning the perpetrators can remotely control all the infected computers in a coordinated manner. The owners and operators of the victim computers are typically unaware of the infection.

According to the affidavit, foreign law enforcement agents, working in coordination with the FBI, gained lawful access to Emotet servers located overseas and identified the Internet Protocol addresses of approximately 1.6 million computers worldwide that appear to have been infected with Emotet malware between April 1, 2020, and Jan. 17, 2021. Of those, over 45,000 infected computers appear to have been located in the United States.

The Dutch National Police have created the following website to check whether your email address has been compromised by the administrators of Emotet: <https://www.politie.nl/emocheck>.

Fraud investigation

In mid-January, investigators with the Camden County Sheriff's Office began to receive multiple reports of fraud. According to those who called, a man had been selling LED signs to business owners at the Lake but not delivering the product.

Through the investigation, a suspect by the name of Eric Sutton, age 54, of Roach, Missouri was developed. Sutton was allegedly working under the assumed company called LED Sign Corp. LLC.

According to the sheriff's office, Sutton was wanted for

similar felony charges out of both Jefferson County and St. Charles County. He was later arrested on his warrants and remains at the Miller County Jail on no bond.

Sheriff Tony Helms is asking for the public's assistance in locating any further victims of this crime. He said they believe several others have not yet reported the fraud.

Those with any information are asked to call the Camden County Sheriff's Office at 573-346-2243.



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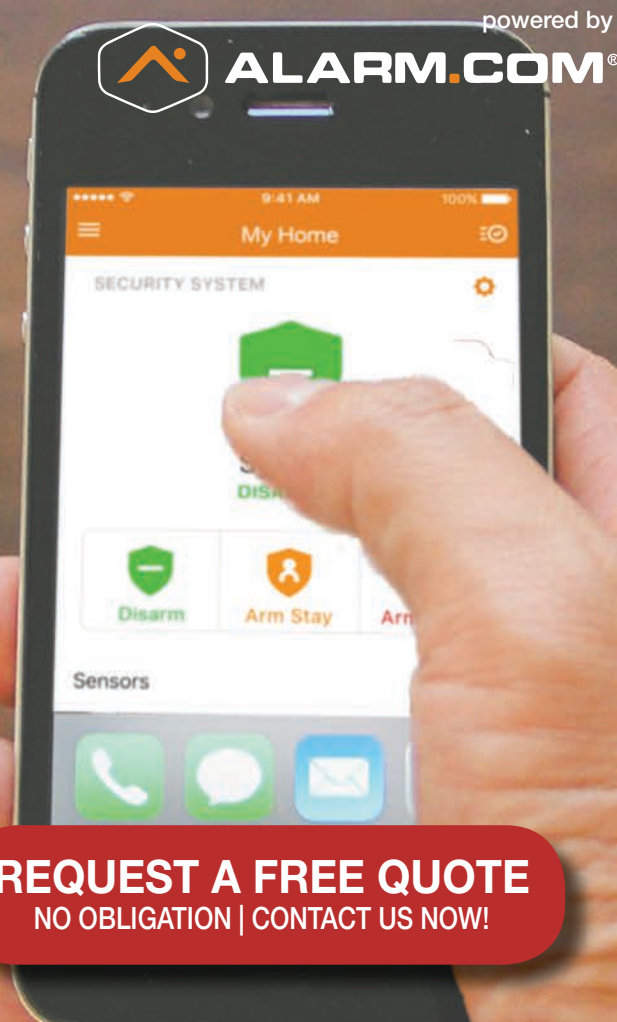
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GIRAFFES AT LAKE OF THE OZARKS

Yes, Virginia, there are giraffes at Lake of the Ozarks but they are not the elegant long-necked animals one sees at a zoo. These are sandstone rock-veneered houses indigenous to the Ozarks. When you see them you can be almost certain the structure, whether a commer-

cial building or private home, was built between 1920 and 1950. In the 1930s, 40s and 50s they were so common that you could drive down almost any lake road and find rows of them because the cottages and cabins at many resorts were giraffe-rock structures. Some of these structures can still be found

scattered about at the Lake along highways, lake roads, and city streets in towns like Eldon, Camdenton and Versailles.

The photo that accompanies this article was taken by the author in 2002 and shows the John and Ruth Porter home at Brumley, Missouri, which was built in 1949. It was one of the most

attractive giraffe rock homes in the Lake region. It no longer exists but once sat along Highway 42 not far from Porter's gas station and store at Brumley where they had an artesian well.

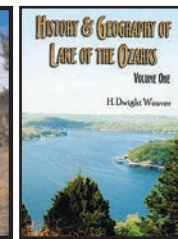
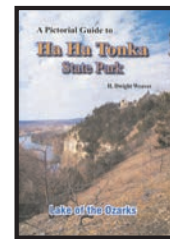
The word "giraffe," an Ozarkian architectural term, was applied to them because the rock was brown or ochre-colored sandstone and gave the buildings a giraffe-like coloration. In the Lake area the stone was quarried west of Camden and at several locations in Miller County. It was inexpensive at the time and builders attached the stone with the bedding plane perpendicular to the ground. The stones, usually just a few inches thick, were irregular in shape and the mortar was raised, rounded and later painted black, white, gray or maroon. No one is quite certain when the tradition of painting the mortar began. ■

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 April, 2011.

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

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



Managing Rental Property

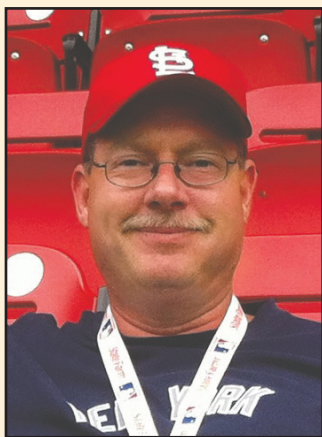
Purchasing the "Right" Home

Finding just the right home can be a challenge, especially in our current real estate market. Purchasing the wrong home can cost you a lot of money, money that may be hard or impossible to recoup. The right home can bring in \$20,000.00 to \$60,000.00 or more, per year in gross rental income. Those numbers depend on three essentials: location, size and amenities.

Location, location, location could not be more true than here at the Lake of the Ozarks. A great location will increase your rental opportunities by 20% to 50%. Since I am more familiar with the East side of the Lake (Osage Beach, Horseshoe Bend and the North Shore) those are the areas that I will focus on.

Most rental inquiries (for us 98%) are for the Osage Beach/Lake Ozark area and most of them want to stay somewhere between the 3 and the 30-mile markers. The home you're looking for must be waterfront and needs to have a pretty good view of the water. Please note that there are certain areas here at the Lake that do not allow the nightly rental of homes. Your Realtor should be able to help you identify those areas. You do not want to purchase a home only to find out that you cannot use it as a vacation rental.

Once you narrow down the location you can move on to step two: Size. And size does matter when it comes to a vacation rental home. Families are always looking to save money. One way to save money is to share a rental home with another family. As a general rule, the more bedrooms, the more you can charge per night and the more rental nights you will receive. Over the last five years our three-bedroom homes



Russell Burdette

have averaged around \$10-\$15K in gross income, four-bedroom homes around \$15-\$25K and five-bedroom homes \$35-\$55K and there can be a 15% to 20% increase in average rental nights each time you add a bedroom.

Finally, you need to look for the best possible amenities. The perfect home would have a great view, attached garage, a driveway that isn't too steep, only a few steps down to the dock with at least two large boat slips (not having a dock is a deal killer for a private home), an open floor plan, four plus bedrooms, plenty of dining, a large deck, a game or family room, good sized kitchen, extra parking, three plus bathrooms and no real close neighbors.

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

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

What the latest COVID relief bill means for your small business

By Rieva Lesonsky for SCORE

On December 21, 2020, the U.S. House of Representatives passed a spending bill which improves on the CARES Act passed in March and includes portions of the Heroes Act, which was passed by the House in May. Signed into law on December 27, 2020, the latest bill extends deadlines and relief monies to the March 2020 CARES Act. Here's what it means for the coronavirus relief programs: Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL).

Paycheck Protection Program (PPP)

Established by the CARES Act, the Small Business Administration's PPP initially provided small businesses with funds for up to eight weeks of payroll costs, including benefits. The maximum PPP loan amount was 2.5 times the business's average monthly payroll costs, up to \$10 million, and companies could receive only one PPP loan. In June 2020, the Flexibility Act was signed into law amending the CARES Act, changing PPP loan forgiveness requirements to 60% of the loan funds to be spent on payroll costs, 40% on rent, mortgage interest, and utility costs.

The bill passed in December 2020 changes PPP eligibility requirements. In addition to new funding being made available for first-time borrowers, the legislation also enables existing PPP borrowers to receive a second draw PPP loan if they have already used up the first loan by the time of disbursement of the second loan. Eligible borrowers must also have no more than 300 employees and can prove a year-over-year quarterly revenue reduction of at least 25%.

The legislation also expands the list of allowable and forgivable expenses for new and existing PPP loans for which a borrower has not yet received forgiveness. The latest coronavirus relief legislation allows four additional types of non-payroll expenses that can be forgivable.

- Software and cloud computing services used for busi-

ness operations, delivery services, payroll processing, HR, sales, accounting, record documents, and inventory

- Property damage expenses (not covered by insurance) due to civil unrest (vandalism, looting, etc.)

- Necessary supplier costs paid for before the borrower received PPP loan disbursement

- Worker protection equipment expenses. PPE must comply with guidance issued by official agencies such as the Department of Health & Human Services, the Occupational Safety and Health Administration or the Centers for Disease Control, or a state or local government.

Additionally, the legislation provides for a more flexible loan forgiveness covered period. It states that the covered period begins on the loan origination date but permits all borrowers to choose the ending date (from eight to 24 weeks later). The legislation also allows eligible business owners to request an increased PPP amount, even if they have returned or started repaying some of the initial loan amount.

One new stipulation is excellent news for small businesses during tax season. Initially, the IRS deemed that business expenses customarily deducted on a business's tax form would not be deductible if the expenses were paid for with a forgiven PPP loan. The new coronavirus relief bill amends that ruling and business expenses are now fully deductible. Businesses that filed tax returns without deducting PPP-eligible deductions can amend their returns to claim the expenses.

Loan forgiveness also has a new and simplified forgiveness procedure. For PPP loans of \$150,000 or less, borrowers need only submit a one-page signed document stating the number of employees kept on payroll and an estimate of payroll-related costs. The SBA is required to develop a simplified loan forgiveness application form, and lenders must create an electronic version of the new forgiveness applica-

tion and make it available to eligible borrowers.

Economic Injury Disaster Loan Program (EIDL)

The latest Covid-19 relief bill extends the EIDL application deadline to December 31, 2021.

Many of the EIDL program amendments included aim to alleviate confusion and reassure borrowers. One non-binding resolution encourages the SBA Administrator to "reduce the interest rate on EIDL loans, offer deferments up to four years on payments of interest and principal, and use discretion to provide relief to the hardest hit small businesses that received or will receive direct loans from the SBA under the EIDL program."

Also, the bill requires more explanation from loan administrators for loans and grants that are denied. It creates a submission process for applicants to submit additional information through a loan officer rather than a lengthy appeals process.

For small businesses with less than 50 employees that have suffered an economic loss of at least 30%, the SBA is required to create a lifeline grant program where businesses can receive the lesser of 1) working capital needed for 180 days under the current EIDL calculations or 2) \$50,000.

For new borrowers, the SBA cannot impose loan caps that are less than the program's \$2 million loan size. Also, the bill alleviates burdens to borrowers with a previous criminal history. For existing borrowers, the new relief package allows them to modify their loans and seek additional funds up to the \$2 million maximum loan size. Finally, it creates a principal and interest payment program for existing and new physical disaster loans and EIDL loans made before February 15, 2020.

At the time of publication, the SBA has yet to publish new guidelines for the PPP and EIDL. Check for updates at Coronavirus (COVID-19): Small Business Guidance & Loan Resource



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As the Lake Churns 2021 Lake Market Remains Strong



*Real Estate and Lake News
with C. Michael Elliott*

The real estate market in 2021 shows no sign of slowing based on the activity I am seeing so far in January. I have broken down the numbers to give you an idea of how quickly residential properties are moving during what is traditionally a slower time for sales at the Lake.

During the first four weeks of 2021, from January 1 to January 26, a total of sixty-two new condominiums or single-family homes were placed on the market. It is possible that some of these were previously on the market and have been relisted but considering how strong sales are, I feel this would be an extremely small amount. At this same time, one hundred sixty-seven listings were sold (closed) and two hundred twelve listings' status was changed to indicate either a pending or contingent contract.

Further analysis of these numbers shows that there were only five new listings of condominium units. A total of forty-six condo units closed and sixty-two condo units had status changes to pending or contingent. There are currently just thirty-two condos actively available.

Single family home sales also remain vigorous. Twenty-five offwater homes were new to the market in January, fifty-three offwater homes were pending or contingent and fifty-six offwater homes sold. One hundred twenty-one offwater single family homes are now on the market.

Homes with lake views and/or lake access amounted to twelve new to the market, twenty-nine

pending or shown as contingent and fourteen closed. Forty homes in the property type are currently available.

Lakefront homes new to the market equaled twenty. Seventy lakefront homes were marked as pending or contingent and fifty-one sold. One hundred six lakefront homes remain on the market.

All sales data obtained from the Lake of the Ozarks Board of Realtors Multiple Listing System for the time frame January 1 – January 26, 2021.

C. Michael Elliott and Associates is a boutique, privately owned office with a great group of knowledgeable, topnotch agents and staff that will work in your best interest and are enjoyable to work with. Please give us a call if you are considering buying or selling, we'll explain our services in detail and you can decide if we are a good fit for you.

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: SUPER BOWL

ACROSS

- *Starr of Super Bowl I and MVP
- Epsom or Évian-les-Bains
- Mexican money
- Gulf V.I.P.
- Biblical pronoun
- Competitive musher, e.g.
- Saintly glow
- From the sky and often damaging
- Early anesthetic
- *Halftime show performer
- Photo editing option
- T. S., poet
- Chi forerunner
- *Team with most consecutive Super Bowl appearances
- Swindles
- Even, to a poet
- Slanting characters
- Cough syrup balsam
- Travels by air
- "What's up ____?", asked by Bugs Bunny
- Southeast Asia org.
- German currency
- Wb, pl.
- 9 to 5, e.g.
- Substitute, two words
- Express a thought
- Hitherto
- Winter "fever"?
- Brown on "Doctor Who"
- *He has most Super Bowl appearances as a coach
- Plural of #38 Across
- Norse deity
- Joie de vivre
- *3-time Super Bowl champ, Russ ____
- Pasturelands
- Ready for picking
- Black and white treat
- *Another form of Super Bowl entertainment
- Command, with "at"

Solution page 13

DOWN

- Thai currency
- Wet nurse
- Rub the wrong way
- Gardener's little helper
- British soldier's parade hat
- *P in PAT
- "_____ Lang Syne"
- *Team with most Super Bowl appearances
- Reverberating sound
- Slowly leak
- NHL great
- Opposite of atheist
- Short version
- _____ Island off Manhattan
- Nervous twitch
- Knockout
- Below, prefix
- *Player with most Super Bowl points scored
- Warm down-slope wind
- Distress signal
- Phoenix team
- Flock members
- Port of Yemen
- Tennis shot
- *Jim Nantz's partner
- Savory jelly
- A must for a comedian
- Williams and Wright
- Natural theology
- Answer to "Where are you?", two words
- Surrendered land
- Spy's other name
- Feline vibration
- Albany-Buffalo canal
- Cowboy's necktie
- Pelvic parts
- Big letters
- Proposal joint
- "I" mania

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Dreaming of spring? Visit the Expo

By Nancy Zoellner

Although February is the shortest month of the year, it can seem like the longest – especially when you're anxious to get started on new projects outdoors.

Dreamers can get a jump on planning and can do some window shopping while they're at it by attending the Camden-ton Area Chamber's Home, Business and Lake Living Expo. The two-day event is set for 3 to 7 p.m. Friday, February 26 and 9 a.m. to 5 p.m. Saturday, February 27 at the Lodge of Four Seasons on Horseshoe Bend.

According to organizers, the EXPO is "the place to be" to find the latest innovations, offerings, and ideas in the home building, landscaping, and remodeling industries, "the place to learn" about the latest trends in design, product offerings, and maintenance tips and "the place to see" all the newest kitchen and bath remodeling, roofing, flooring, home security, water conditioning, insulation, windows and exterior products – and much more.

Everyone is invited to stop

by after work on Friday to look around and enjoy hors d'oeuvres from local vendors. All attendees can sign up at the Chamber of Commerce registration table to be entered into a drawing. The lucky winners will receive a \$500, \$300 or \$200 voucher to use for products and services from the vendors.

Sandy Gentry, administrative assistant at the Camden-ton Area Chamber of Commerce, said that as of late January, she still had booth spaces available. Display space ranges from a 5-by-8-foot tabletop to an 8-foot-by-10-foot booth offering 160 square feet of display space. To see the layout and choose a booth space or read the rules, visit <http://camden-tonchamber.com/home-business-lake-living-expo/>.

For more information contact the Camden-ton Area Chamber by e-mail or call 1-800-769-1004 or Fax 573-346-3496.

The Home, Business and Lake Living EXPO was developed by the Camden-ton Area Chamber of Commerce to showcase local businesses and

services. Bruce Mitchell, former executive director of the chamber, said the show, originally called the Products and Services Show, was first held in the 1970s in the building formerly occupied by the Camden-ton Senior Center.

"I think they said it could hold about 20 booths," Mitchell laughed, adding that soon after, it moved to Tan-Tar-A, then to the Expo Center off Highway 42 in Osage Beach. "My first show was in 1994 – the first year we were in the Expo Center – and we filled about a quarter of the building. I think we had around 120 exhibitors. Over the years, we grew it to 295 exhibitors our last year there, filling the 95,000 square feet and even having exhibitors outside. We were grossing about \$125,000 on the show and our expenses to put the show on were around \$75,000. We socked the proceeds away every year and that allowed us to build our new chamber office without borrowing a dime."

The show stayed at the Expo Center for several years before downsizing and moving to

what was then Country Club Hotel. That facility offered 28,000 square feet of exhibitor space. When the hotel closed

temporarily, the show was moved to the convention hall at Lodge of Four Seasons and it has been there ever since.



How to get the best bang for your tradeshow buck

Although planning for the upcoming Home and Garden Show should have started a few months ago, Bruce Mitchell, head of the local SCORE chapter, offered advice on how to incorporate good business practices into your presentation.

Plan Ahead

Time is a major competitor for the small business owner. Part of the planning process is to set specific, focused, quantifiable and measurable objectives.

Research Your Target Market

Make sure that you understand who you're trying to reach, who will be attending and what they will be looking for while visiting the show.

Don't Go Crazy but Don't Go Cheap

You need to look like you are in business and like you are a professional organization. If you focus on the cost of exhibiting, not how you're communicating your message, you won't appear to be best in class among competitors.

Follow the Guidelines

Read the exhibitor's manual

and understand the show rules ahead of time and then follow them. That will save a lot of headaches on set-up day.

Start the Conversation in Advance

Do some preshow promotion. Email blasts, a postcard campaign, radio and newspaper ads give buyers a reason to come to the show and visit your exhibit.

Use Good Graphics

Your graphics are the magnets that attract visitors to your exhibit and communicate who you are, what you do and what you're offering. They need to be professionally designed and produced and large and legible from 10-15 feet away.

Follow Up

Nationally 86% of exhibitors go to trade shows to generate leads for sales, but 79% of those leads are never followed up. Create a follow-up plan before going to the show so that as soon as it is over you are following all categories of leads.

Take Detailed Notes and Keep County

After meeting with visitors

to your exhibit, jot down anything you need to remember. Otherwise, you'll forget it all by the end of the day. You can also refer to the notes to determine how many were converted into customers.

Don't Forget about Social Media

Ask if people use Facebook, LinkedIn, YouTube, or Twitter and keep a tally. Take pictures of your exhibit and post them during the event to attract people.

Prepare Your Staff

Explain what's expected of them and give first-timers tips on how to work with visitors to your booth.

Develop a Plan B

What happens if one of your staffers gets sick or has to quarantine and skip the show, your exhibit violates show rules, or something doesn't work? You need a back-up plan for all situations.

Listen

Exhibiting is all about listening to customer needs and understanding their perspective. It is about not doing all the talking.

Offshore powerboat racers ready

continued from page 1

Murawski said they will also be looking at the possibility of providing viewing locations on Bagnell Dam.

"I watched the race from the dam a few years ago and it was amazing! However, for us do that, I know we'll also have to be able to quickly clear them if emergency vehicles need to get through or if a storm blows in. In my opinion, if we had bleachers on flatbed trucks, we could move them off the dam in a hurry. Another benefit is that would elevate people enough to allow them to still see over the concrete barrier while they were sitting down. Of course, the approval will have to come from Ameren but that's one of the things we'll be looking into," he said.

In the meantime, Off-

shore racer Nick Smith, who is the son of OPA President Ed "Smitty" Smith and who handles a lot of the behind-the-scenes responsibilities, was quoted in a story on Speedboat magazine's website saying that everyone is looking ahead to this year's race schedule. "If there's a silver lining to this pandemic, it's that everybody will really be raring to go for 2021." He also said that OPA was in discussions to stage another at Lake of the Ozarks, possibly in October, but that nothing had been made official. "At the moment, it's simply discussions," he said.

For more information on OPA, visit <http://www.oparacing.org/>. The Lake Race website and Facebook page should be up and running soon.



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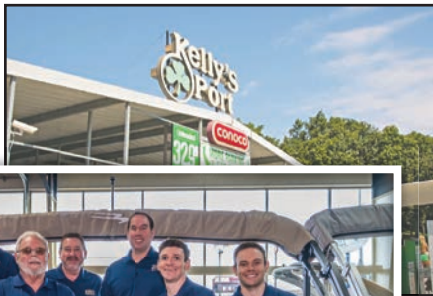
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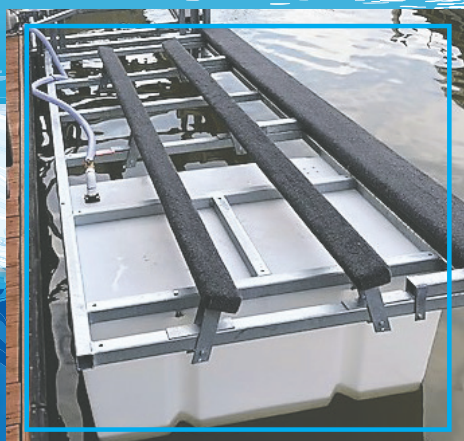


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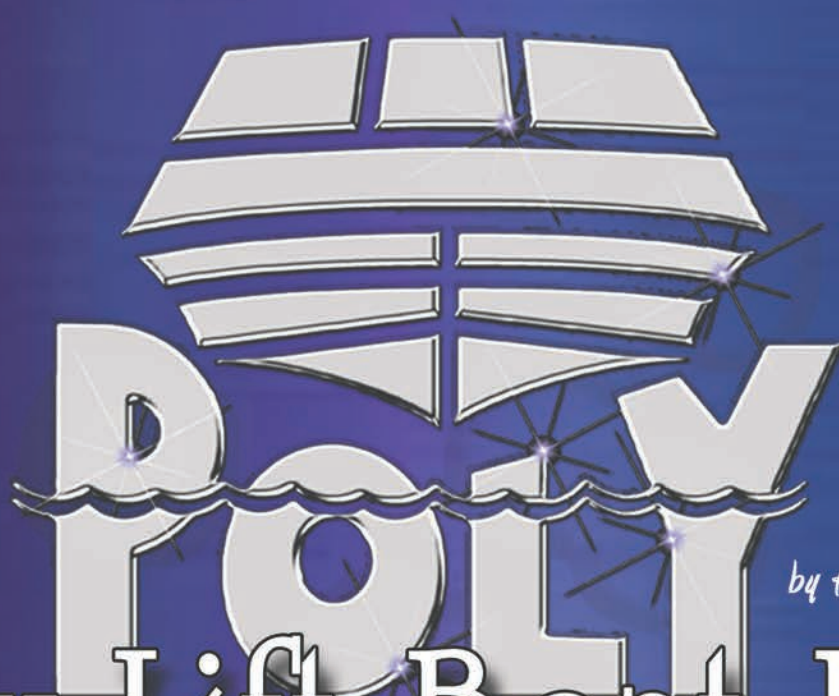
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