

# LAKE OF THE OZARKS BUSINESS JOURNAL

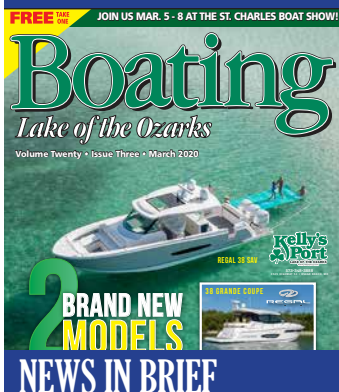
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 16 -- ISSUE 3

MARCH, 2020



## Big Money Winner

Group works to get gambling boat Pg. 12

## Ready or Not

SCORE helps businesses prepare Pg. 19

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Marijuana use in the workplace Pg. 8

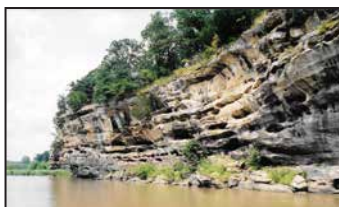


## Get Your Green On

St. Pat's celebrations kick off Pg. 6

## Glimpses of the Lake's Past

Dwight Weaver's look back Pg. 19



## Crossword

Fill in the blanks on: 24 Solution: 20

# Voters will decide community college issue

By Nancy Zoellner-Hogland

National statistics show that of the children who go away to college, more than half don't return. Instead, they find jobs in the cities where they attended college or in larger metropolitan areas. However, an economic modeling study showed that students who attend community college will likely stay local.

In April, residents of the Camdenton R-III School District will have the opportunity to bring another community college to the area, providing additional local learning opportunities for students and possibly slowing the "brain drain." Voters in that district only will be asked if they want to become a part of and be

annexed to Ozarks Technical Community College (OTC, also known as the Community College District of Central Southwest Missouri) effective July 1, 2020.

OTC, based in Springfield, is the third largest of the 12 community colleges in the state of Missouri. Students can earn a one-year certificate, two-year Associate of Applied Science degree or Associate of Arts degree. They have comprehensive campuses in Springfield and in Christian County and Taney counties and two centers with limited offerings – one in Lebanon and one in Waynesville. OTC instructors also teach at Ft. Leonard Wood and offer online classes.

If the measure is approved,

the overall tax levy in that district only will increase by the Community College tax levy of \$0.20 per one hundred dollars of assessed valuation, which is the lowest community college levy in the state. In return, all residents of the school district will become eligible for reduced tuition at the in-district rate. A student from Camdenton currently pays \$164 per credit hour. If Camdenton voters choose to come into the taxing district, that rate drops to \$113 per credit hour.

According to Mark Miller, director of Communications and Marketing for OTC, under the new rate, a person with a \$200,000 home will pay an additional \$80 per year in property tax. Taxes on a \$500,000

house would run an additional \$200 per year. Taxes on a \$1-million home would run an additional \$380 per year. Although OTC would not begin collecting the tax until 2021, Miller said the college would honor that reduced tuition rate for Camdenton residents beginning with the summer 2020 semester.

Miller said the plan is to build a 60,000 square foot facility, which would employ 20 to 25 full-time employees along with several part-timers. The anticipated cost of the facility is \$15 million to \$20 million. If the tax is approved, he said the college would begin looking for real estate and would then be looking at an 18-month timeline to open once they acquire the property. "Of course, that time frame can be impacted by many factors, including weather but the earliest we would open would be for the spring of 2022 semester."

Miller also said OTC would work closely with Lake Career and Technical Center (LCTC) to provide opportunities for their students and avoid duplication in programming.

"A local advisory board will help guide programming offered at the campus. OTC's focus would be to provide the college program offerings that the community indicates they are currently not receiving in the region. From initial conversations, we would look to offer welding, heating, refrigeration

*continues on page 17*



A rendering of what the OTC Lake of the Ozarks campus might look like.

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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-Hogland

**TO MINIMIZE THE RISK** of spreading coronavirus within the U.S., the Department of Homeland Security adopted new restrictions for all passengers who have recently visited the People's Republic of China. Under those rules, all U.S. citizens who have traveled in the China within 14 days of their arrival in the U.S. will be rerouted, at no additional charge, to one of seven designated airports where they will undergo health screening. Those airports are John F. Kennedy International Airport in New York; Chicago O'Hare International Airport; San Francisco International Airport; Seattle-Tacoma International Airport; Daniel K. Inouye International Airport in Hawaii; Los Angeles International Airport; and Hartsfield-Jackson Atlanta International Airport. If the traveler shows no symptoms of the coronavirus, they will be re-booked to their destination and asked to self-quarantine for 14 days. U.S. citizens who have been in Hubei province within 14 days of their return to the U.S. will be subject to up to 14 days of mandatory quarantine. Travelers who show signs of having the virus should be prepared "for a prolonged delay" in travel. Except for immediate family of U.S. citizens, permanent residents and flight crews, foreign nationals are denied entry into the United States. A DHS spokesman said while the steps may seem extreme, they are necessary to protect the American people. Travel Pulse predicts the coronavirus outbreak could impact tourism into 2021.

**NO MATTER WHERE** you're flying, if you're flying with children and you want to sit by them, you should probably pay the extra fee that allows you to reserve seats. A recent story in *Flyer Talk* magazine reported that it has become increasingly difficult for families to sit together, and in some cases, children as young as 3 and 4 and/or children with special needs have been required to sit next to strangers on flights. According to an FBI investigation, sexual assault

on children as young as 8 has been reported. Although more than 130 complaints were filed with the United States Department of Transportation (DOT) about this issue, to date nothing has been done. According to *Flyer Talk*, in 2016 Congress proposed the Families Flying Together Act but the legislation wasn't passed. In the meantime DOT suggests booking early, booking families on the same reservation and, when possible, pre-board in the family line. Visit <https://www.transportation.gov/individuals/aviation-consumer-protection/family-seating> for a "Tips for Families" guide.

**IF YOU'RE NOT HAPPY** about your seating or anything else, the DOT suggests giving the airline a chance to solve the issue before contacting them. Airlines have trouble-shooters at the airports who can take care of many problems on the spot – problems like arranging meals and hotel rooms for stranded passengers, writing checks if you're bumped from your flight, helping with baggage issues and settling other routine claims or complaints. If that doesn't work, the DOT suggests filing a complaint with the airline's consumer office at its corporate headquarters. Airlines are required to acknowledge consumer complaints within 30 days of receiving them and to respond in writing within 60 days. If the issue is not solved to your satisfaction, then you should file a complaints with the DOT. Those who feel that they received discriminatory treatment in air travel by airline employees or the airline's contractors on the basis of disability or on the basis of race, color, national origin, sex, religion, or ancestry should file a complaint with the DOT even if the airline settled the matter to the traveler's satisfaction.

**FACIAL RECOGNITION** has been added to the Global Entry program at several airports both at home and abroad, allowing international travelers to get thru the re-entry process more quickly, according to *Travel Pulse*. Travelers pay \$100 and must undergo a rigorous background check for a five-year membership in the Global Entry program, which is monitored by U.S. Customs and Border Protection. Those who are approved can enter the U.S. through automatic kiosks

at select airports by scanning their passports and placing their fingerprints on the scanner for fingerprint verification. However, at airports with facial recognition technology, travelers simply scan their passports, then have their faces scanned and photographed. A printout will be provided for the travelers to give to an agent so they can leave the airport or head to baggage claim.

### TRAVELING ECONOMY CLASS?

Try these tricks from *Afar* travel magazine to upgrade your travel experience. If your budget doesn't allow a lie-flat seat, take along a travel pillow and an airplane foot hammock, a padded footrest that elevates your feet a few inches off the ground, to help alleviate back pain, leg swelling, and stiffness and help you sleep easier. Pack a few light snacks like nuts, cut vegetables and fruit for a short flight, or something more substantial for a longer flight. Just make sure anything that's liquid or spreadable doesn't exceed the TSA three-ounce limit. And don't forget to pack face wipes and a good lip balm to fight the dry cabin air. Take along a pair of socks – compression socks are best – to keep toes toasty and blood flowing, which will help cut down on sore muscles.

**ALTHOUGH AIRLINES** have improved their game at getting luggage to the right place at the right time, *Travel and Leisure* suggests including the owner's name, email address and phone number on all luggage tags. However, to avoid having your house burglarized while you're gone, they advise against including your home address on the tag. Instead, use a work address and including the address of where you'll be traveling is a good point of contact for luggage lost on the outbound flight. T&L also advises "When traveling abroad, avoid a luggage tag with a flag or anything that could identify your nationality. Also, get a luggage tag with a cover so your information can't be scanned by someone near you." The travel magazine also suggests drafting an email that includes a photo of your luggage, its dimensions and your contact information that can be forwarded to the airline in the event your luggage goes missing.

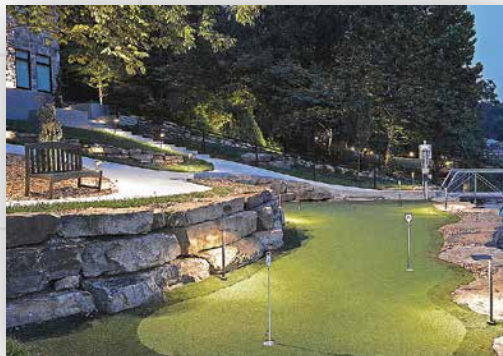


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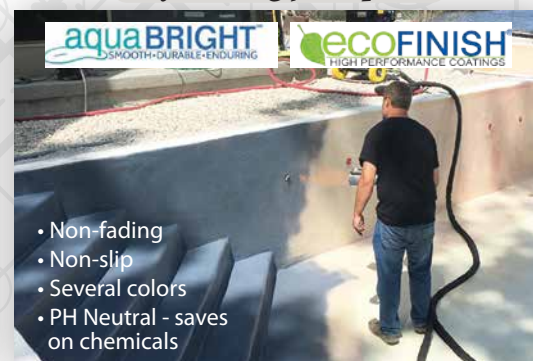
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# Planning a special St. Patrick's Day?

By Nancy Zoellner-Hogland

If you're planning a special celebration for St. Patrick's Day, plan first to line up a safe and sober ride home to make sure you have more than just the luck o' the Irish on your side. St. Pat's Day is one of the biggest drinking nights of the year, which means more drunk drivers on the roads. Don't be one of them.

If you are one of those driving under the influence, there's a good chance you will be caught because, thanks to grants, law enforcement will be out in force. The National Highway Traffic Safety Administration (NHTSA) has partnered with the Missouri Department of Transportation (MoDOT) to provide funding for the St. Patrick's Day DWI Enforcement Campaign, which begins March 13th and runs through the weekend of the 18th. Under the Impaired Driving Enforcement contract, partnering law enforcement agencies are provided with funding for overtime to keep more officers patrolling the roads during the campaign. Agencies who participate in the

Blueprint Funding Overtime program can also use those funds during the campaign.

"We'll be using our MoDOT overtime grants to put a lot of saturation patrols out – where we bring a lot of extra deputies on to patrol that weekend," explained Capt. Chris Twitchel with the Camden County Sheriff's Office. He said last year's patrols removed several drunk drivers from the road.

According to the U.S. Department of Transportation, drunk driving accounts for nearly one-third of all vehicle-related fatalities in the U.S. Last year, 327 alcohol-related crashes occurred during the St. Patrick's Day holiday.

The Missouri Coalition for Roadway Safety is also running a holiday campaign to remind drivers that it doesn't matter who they are, the conscious choice of driving impaired can change everything in an instant and the consequences are real. "Any person found guilty of a second or subsequent intoxication-related traffic offense will be required to install an ignition interlock device on their

car before reinstating driving privileges," the coalition wrote in a prepared release.

Grant money is also being made available to run public service ads to remind drivers that "Buzzed driving is drunk driving. If you plan to go out and enjoy the evening with alcohol, make sure you refrain from driving. Review these facts and share the word about the dangers of drunk driving so you can continue merry-making for all the St. Paddy's Days to come."

## Stats & Facts

- The NHTSA reports that anywhere between 25 to 40 percent of crash fatalities on St. Patrick's Day are caused by drunk driving. Around three-quarters of drivers involved in drunk driving crashes had a blood alcohol content (BAC) over .16, which is twice the legal limit.

- A 2018 survey by the National Retail Federation (NRF) indicated that more than 149 million U.S. adults planned to celebrate the March 17 Irish holiday, up from the previous year's approximate 139 million.

- Those consumers expected

to spend an average of \$39.65 per person, up from 2017's previous record of \$37.92. The holiday is most popular among individuals 18 to 24 years old, with 77 percent celebrating, but those 35 to 44 will be the biggest spenders at an average of \$45.76.

- The NRF survey also indicated that 27.5 percent they would be celebrating at a party at a bar or restaurant, another 15.2 percent they would be attending a private party.

- Other data showed that 65 percent of all Americans drink and WalletHub reported that 13 million pints of Guinness would be consumed worldwide on St. Patrick's Day in 2017.

- The partying can come with quite a price. NHTSA statistics show that 78 People were killed in 2018 traffic crashes that involved at least one substance-impaired driver.

- Another 142 People were seriously injured in 2018 traffic crashes that involved at least one substance-impaired driver.

- An arrest for drunk driving could cost you as much as \$10,000 in attorney fees, court

costs and other expenses and could land you in jail for up to six months

## Business Stats & Facts

- Business owners might be interested to know that, according to the NRF survey:

- 83 percent of those celebrating will wear green

- 31 percent plan to make a special dinner

- 27 percent will head to a party at a bar or restaurant

- 27 percent will also decorate their homes or offices in an Irish theme

- 15 percent plan to attend a St. Patrick's Day parade

- Spending predictions showed:

- 50 percent will purchase food, 41 percent beverages, 31 percent apparel or accessories, 26 percent decorations and 16 percent candy.

- Of those making purchases, 38 percent will go to grocery stores, 31 percent to discount stores, 20 percent to department stores and 19 percent to bars or restaurants.

- The survey, which asked 7,657 consumers about their St. Patrick's Day plans, was conducted February 2-13 and has a margin of error of plus or minus 1.1 percentage points.

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# Lake 'goes green' to kick off start of season

By Nancy Zoellner-Hogland

The Lake is calling all Irish and Irish-wannabes to celebrate the start of the 2020 season of sun, fun and boating "by land or by sea."

Landlubbers are invited to enjoy the always-popular and entertaining Lake of the Ozarks St. Patrick's Day Parade on the Bagnell Dam Strip. This year's 36th annual parade is set to start at 1 p.m. Saturday, March

14. One of the largest St. Pat's Day parades in the state, organizers expect to draw a crowd of several thousand spectators and more than 100 floats. However, this year, in the interest of public safety, nothing can be thrown from the floats – not candy, not beads and certainly not Jello shots, according to city officials. The intent is to keep spectators a safe distance from the moving vehicles.

"After the change was announced, we received several complaints from people saying we're taking away the family atmosphere but in reality, what we're trying to do is make this safer for families. No – we haven't had a child get run over yet as he or she darted out into the street to pick up a piece of candy – but we have had a couple close calls. Both the chief (Police Chief Gary Launder-

ville) and I have seen it," said City Administrator Dave Van Dee. "And we're not saying 'No candy.' We're just saying drivers must have someone walking alongside to hand the candy to kids rather than throw it to them."

In a prepared release, Lauderdale is quoted as saying that last year, twice he saw a youngster get away from his parents and come within a couple of feet of getting hurt or killed. "We want to make sure we have a fun, safe parade."

To help entrants, the city suggested that youth groups – scouts or church or school groups – interested in volunteering to walk and hand out candy should contact the parade committee.

Both Van Dee and Lauderdale said they have also had a problem with parade participants – both in floats and on the sidelines watching – drinking alcohol and said they wanted to remind everyone that it's against the law to consume alcohol on public property in Lake Ozark.

As in the past, while anyone can participate in the parade, decorations – and more than a green balloon tied to the antenna – are required on all vehicles. Parade organizer Jeff Carroll said all motorists need to be careful driving down Bagnell Dam Blvd before the event while floats are lining up because children riding the floats will be present. Bagnell Dam Boulevard will be shut down at 12:45 p.m. and re-open around 3 p.m. Those entering and exiting Horseshoe Bend can use Hwy 242; traffic will be let

through at gaps in the parade.

To participate in the parade, visit <http://www.lakestpatspade.com/>, fill out the entry form and return it no later than March 9 to the Bagnell Dam Strip Association, which sponsors the parade. For more information call 573-280-5477 or email [jcarroll88.jc@gmail.com](mailto:jcarroll88.jc@gmail.com).

Following the parade some of the restaurants on the Bagnell Dam Strip will be featuring specials and live music.

Those anxious to try out their "sea legs" are invited to join the St. Patrick's Day Parade on the Water, sponsored by the Lake West Chamber of Commerce.

The event kicks off at 8 a.m. with an optional breakfast at Captain Ron's at 82 Aloha Lane in Sunrise Beach. There will be a blessing of the fleet at 9:30 a.m. The Tropic Island Excursion Boat or Celebration Cruise Boat loaded with party goers will board at 9:30 a.m. and depart at 10 for a fun day on the lake. Tickets are \$30 per person and must be purchased in advance. Decorated boats are also invited to join the parade as it cruises to four different restaurants on the main channel.

Prizes will be awarded for the best decorated boats and a raffle drawing with prizes donated by sponsoring businesses will be held at the end of the day back at Captain Ron's, where the festivities wrap up. Plan to stick around for a while because you must be present to win! Call the Lake West Chamber at 573-374-5500 to purchase tickets. For more information about the event visit [www.lakewestchamber.com](http://www.lakewestchamber.com) or call 573-374-5500 to order souvenir T-shirts.

Last year's parade drew more than 130 entrants and thousands of spectators. Organizers hope for more of the same this year. Nancy Zoellner-Hogland photo.



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# Bill addresses workplace medical marijuana use

By Nancy Zoellner-Hogland

If proposed legislation is adopted, employers will have the right to limit the use of medical marijuana by employees while they're on the clock. They will also be allowed to test employees and potential new hires and then act, based on the results of those tests.

Senate Bill 610 was sponsored by Sen. David Sater, R-Cassville. At a Senate committee hearing in mid-February, he said the bill was "about clarity and giving Missouri businesses some certainty in how they operate." He said Amendment 2, which legalized medical marijuana, wasn't clear on several points so businesses weren't sure if they could even test for marijuana any more.

Both the Associated Industries of Missouri and the Missouri Chamber of Commerce spoke in support of the bill. The Missouri Medical Cannabis Trade Association, which said the bill would force patients to choose between work and their medicine, opposed

it on the basis that THC, the main psychoactive component in marijuana, could be detected in urine for days or even weeks after it's used.

This is the second year Sater has filed the legislation. Last year, it was voted out of the Small Business and Industry committee but wasn't heard on the Senate floor.

Trish Creach, executive director of the Camdenton Area Chamber of Commerce, said although the topic was brought up at a recent leadership meeting, the chambers in the Lake area have not yet discussed offering a workshop for members.

Lake Ozark City Administrator Dave Van Dee said city code strictly prohibits the use of any illegal drugs by city employees and as long as they're receiving federal funds, they're committed to federal rules and not state rules.

"We don't have a choice. We'd lose our COPS grant if we allowed it. That's currently paying for 50 percent of one of our officer's salary. It will soon drop to 25 percent be-

cause we're in the last year of the grant but actively applying for other grants and we just received another grant for a storm siren study. Any time we use any funds that are tied to any federal program, until the federal government declares marijuana use is no longer illegal, we are not at liberty to change our rules – even if a doctor prescribes it for the employee," he said.

Van Dee said even if the federal government changes its position, two departments – public works and the police department – which make up 70 percent of the city's workforce, will never be allowed to use marijuana.

Osage Beach City Administrator Jeana Woods expressed similar sentiments.

"Because marijuana is a psychoactive drug that can affect the way a person thinks, acts and feels, no one in public works or the police department will ever be able to use it. The city of Osage Beach is a drug-free workplace and Amendment 2 allows us to continue to enforce that poli-

cy so I don't see that ever becoming an issue," she said.

To help employers through the process, the Evans and Dixon law firm provided a resource guide for employers but warned it is not a substitute for legal advice and stated employers should seek legal counsel regarding the particulars of the law in the context of the individual employer's situation.

• Employers do not have to allow an employee using marijuana to work while high. Amendment 2 prohibits claims by employees against employers if they prohibit workers from being under the influence of marijuana at work. Similarly, it bars claims against employers if they take adverse action against employees because they either work, or attempt to work, while under the influence of marijuana.

• Under Amendment 2, it does not appear an employer will have to make an accommodation allowing an employee to use marijuana while at work. Depending on the cir-

cumstances, though, the employer may still have a duty to provide an alternative reasonable accommodation.

• Under Amendment 2, employers may still require applicants and employees to submit to drug tests. The results of a drug test, however, furnish only part of the basis upon which an employer should determine whether to reject an applicant, discipline an employee, or to fire an employee.

• Amendment 2 prohibits a worker from suing an employer because the employer takes an adverse employment action against the worker for "being under the influence of marijuana while at work." Unlike alcohol testing, however, drug tests for marijuana afford no direct way to tell whether a person is currently under the influence of marijuana. The limitations of the test results means that employers may have to gather additional evidence before they take an adverse employment action against an employee that tests positive for marijuana.

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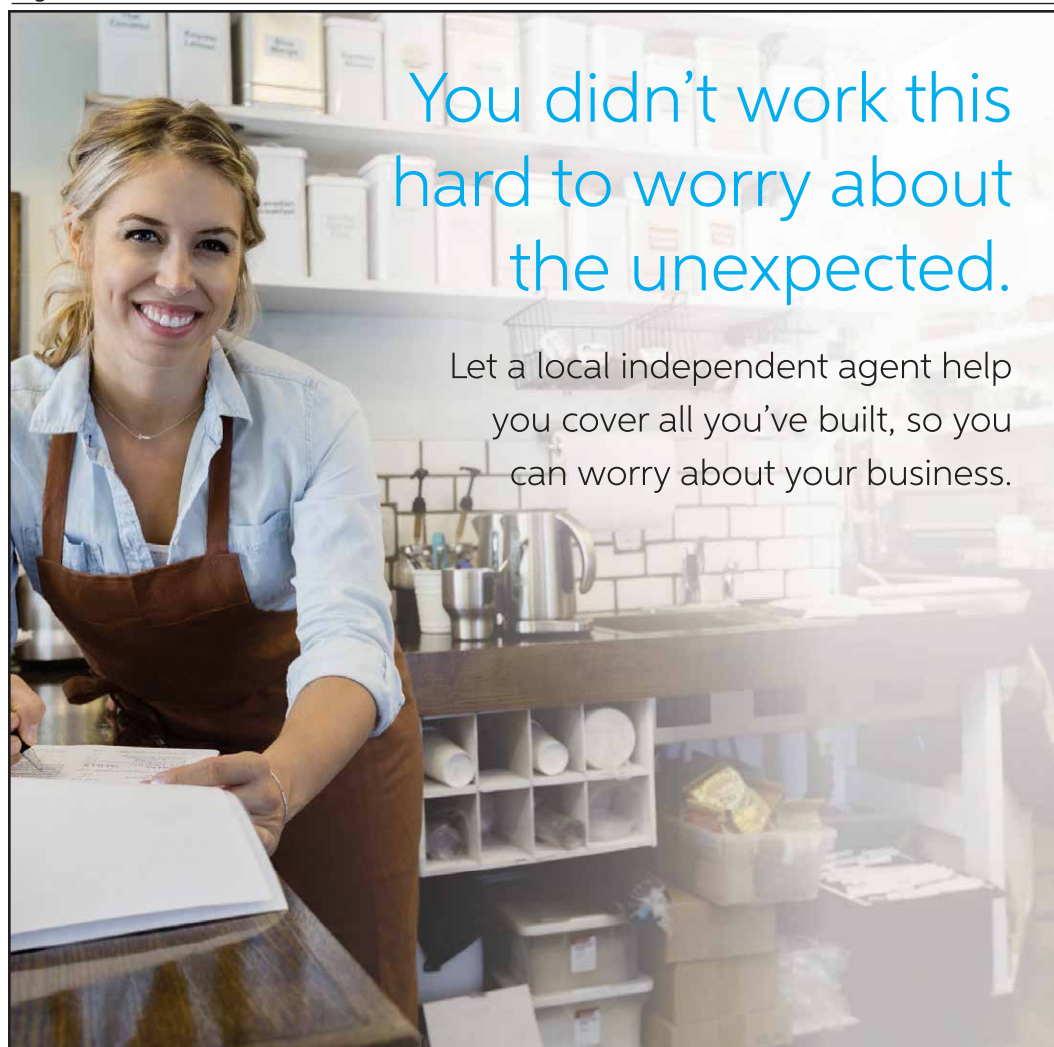
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### Spring and Summer Home Projects for Your Vacation Home

It may not always feel like it, but Spring is in the air...the groundhog said so! As you prepare for the Spring months, there are a few things you can do to get your Lake Home ready for all of the warm weather adventures. Add these things to your to-do list over the next few weeks, and it may even make the last of Winter go faster!

#### Clean Up Your Outdoor Furniture Start with the Cushions

It should not come as a surprise that your indoor/outdoor cushions and pillows will take a beating. Now is a great time to give them a good once over and make sure that they are still in good condition. You may also want to remove the covers and wash them before Spring. If they are in really rough shape, it may be a good time to replace them altogether.

#### Wipe Down the Frames

Between dust and dirt, your outdoor furniture can get pretty dirty, especially through the Winter months. Before you are ready to kick back on your patio with an ice-cold beverage, you will want to wipe down all of the furniture. This will help keep your furniture looking it's best and will also help you find any repairs or replacements that need to be made!

#### Wash Outdoor Rugs

An outdoor rug will last a lot longer when you vacuum it periodically. You can also hose it off and let it dry out thoroughly. It may be an outdoor rug, but it still needs a good washing every once in a while.

#### Pressure Wash Your Patio

You never realize how dirty your patio and sidewalks get until you take a pressure washer to them! In fact, this can be a very gratifying task, as you quickly watch the grime disappear with the wave of a wand (literally!). If you do not have a pressure washer, you can either borrow one from a friend, rent one or hire a local company to complete this task for you. In just a short amount of time, you can remove YEARS of dirt, and your sidewalks and patio will SHINE.

#### Update Your Front Door

Sometimes changing the color of your front door can be just what your home needs to feel bright and new. The Summer sun and heat can really deteriorate a wood door, causing warping and cracking on its surface. Re-painting the door can help seal and protect it from the elements, but it can also provide the perfect facelift.

#### Get Your Grill Ready!

There is something sentimental about firing up the grill for the first time of the season. If you cook on



your grill frequently, you will want to do a deep clean twice a year to keep it in top condition. A simple scrub-down of the cooking grates, burner protectors, and cook box can really make it shine.

#### Check for Damaged Screens

Have you looked your window screens over lately? Just a small tear can let in dozens of mosquitoes and flies, and make a negative impact on your patio parties. Fix the problem by repairing those screens now! It is surprisingly easy to repair the screen material, you can find directions online, and the supplies at any hardware store.

#### Switch Your Ceiling Fan Directions

Most ceiling fans are designed so that you can switch the direction that the blades spin. There is generally a switch you can flip at the base of the fan. In the Summer you want your blades to rotate counterclockwise. This helps moves the air down creating a great breeze.

#### Ready for Summer Already?

We are right there with you! Summer cannot get here fast enough, but in the meantime, now is a great time to make sure your vacation home at the Lake of the Ozarks is ready for you. If you do not own a home at the Lake of the Ozarks, now is the time to begin your search, and possibly even have your Lake vacation home before Summer starts! If you are looking for a mortgage lender at the Lake of the Ozarks, Team Lasson would be honored to assist. Visit our website ([www.YourLakeLoan.com](http://www.YourLakeLoan.com)) to learn more about our company and to also fill out your application. We look forward to helping you buy a home at the Lake of the Ozarks!

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# Group intends to bring gaming to the Osage River

By Nancy Zoellner-Hogland

A group of Lake-area investors is determined to bring a gambling boat to Lake of the Ozarks. The reason, they say, is simple: \$100 million in new revenue and \$25 million in new tax revenue.

"The 13 casinos in the state of Missouri produce more tax revenue than the other 156,000 businesses combined. Those aren't my numbers - they're the state's. If a casino ends up below the dam, it will be the largest single tax-generating source at the Lake - by a lot. It will also produce 750 jobs - many will be fulltime and they will be year-round jobs because a casino will make the Lake less seasonal. It will take the Lake to a whole new level," said Tim Hand, spokesman for the Osage River Gaming group, formed to bring a gaming boat to Lake of the Ozarks. "I'm a banker. I read all the city budgets in detail. For the Lake to become a world-class tourist destination we need something else. This is that 'something else.'"

Although not originally what they had in mind, Hand said the group decided to see what happens with House Joint Resolution No. 87, filed earlier this year by Rep. Rocky Miller, before moving forward with

their plans. That resolution, if passed by both the House and Senate, will ask voters to change the Missouri Constitution by adding the Osage River to the list of waterways where casinos are permitted. The Constitution currently limits gaming to within 1,000 feet of the Missouri and Mississippi rivers.

As of late February, the resolution had made it through committee and was set to go before the House in March.

"Our polling indicates that if such a measure reaches the voters this fall, it will likely pass. However, in the unfortunate event HJR 87 fails, our group has the appropriate resources and is prepared to undertake a citizens' ballot initiative for the same purpose. One way or the other, we will prevail," Hand promised.

He explained that around 10 years ago the President Riverboat Casino in St. Louis went out of business, freeing up a license. Because Missouri has limited itself to 13 casinos, the state hired a consulting firm to determine what location would cause the least cannibalization of existing casinos. The license went to a group in Cape Girardeau. Hand said he and a Lake-area businessman talked and agreed that Lake of the

Ozarks would be an even better site. However, they knew the Constitution would have to be changed to for that to happen.

Hand said over the years, the group grew to include two more "very prominent" like minded Lake-area business people and an attorney. Hand said when he retired from the banking industry three years ago, he started researching how they could move forward with their plan to bring a gaming boat to Lake of the Ozarks.

"We were originally going to do a citizen ballot petition where you collect signatures and bypass the legislature. I spent quite a bit of time getting all the ballot language and forming a 527C and we were just getting ready to start the signature process when Rocky Miller approached us. He said he felt the political winds had changed enough that it might get through legislature without having to go the petition ballot route. Because Missouri has very strange rules about how signatures are collected and counted, that would save us around \$1 million so we decided to give that a try first," he said, adding that the group's original ballot initiative was going to include the Osage River and its tributaries, including Lake of the Ozarks, and

was also going to add some licenses.

HJR 87 doesn't do those things.

"All it does is change the geography to include the Osage River so even if this passes, there's no license available," Hand said. "But we also track Missouri's 13 casinos very closely and four are underperforming - two of those seriously underperforming - and we feel there will be a license available in the next few years. The point we're making is that we decided to step back and let Rocky introduce this bill because it was faster and less expensive. But if HJR 87 fails to make it through legislation, we're going to do the ballot petition, we're going to add licenses and we're going to add Lake of the Ozarks. Right now, we're putting HJR87 in the 'Better than nothing' category but I'm not even saying we won't go back with a ballot petition to add licenses if none become available. We had professional polling done and it passed easily."

Hand reiterated that if HJR87 makes it through the House and Senate, voters will see the measure on the ballot in November. However, if it fails to make it through legislation and they have to go the route of the

citizens' ballot initiative, Osage River Gaming plans to get it on the April 2021 ballot.

He also said that in addition to partnering with a national gaming company, he talked to the general counsel of the Missouri Gaming Commission who assured him if another property were to fail and a license became available, Lake of the Ozarks would have a very good chance of getting it.

"A good percentage of our visitors come from Illinois, Iowa and Nebraska so Lake of the Ozarks will have the potential of generating a lot of out-of-state revenue. You don't have that anywhere else in Missouri," Hand said, adding that if the Missouri Constitution gets changed, Osage River Gaming will likely drop its not-for-profit status and become a development company. "We'll build a hotel casino with 100,000 square feet of gaming space, 1,500 gaming positions, a 500-to-600 room hotel and 600 parking spots. It will be a major property - similar to the Hollywood Casino in St. Louis County."

Hand said that anyone who would like more information can email him at [osageriver-gaming@gmx.com](mailto:osageriver-gaming@gmx.com).

## Lake Ozark gets social

By Nancy Zoellner-Hogland

Founded in 2004, Facebook's mission is to "give people the power to build community and bring the world closer together. People use Facebook to stay connected with friends and family, to discover what's going on in the world, and to share and express what matters to them."

Created in 2007, the mission statement of Twitter, an online news and social networking site where people communicate in short messages called "tweets," is "to give everyone the power to create and share ideas and information instantly, without barriers."

The City of Lake Ozark recently decided to tap into Facebook's connectivity and Twitter's real-time messaging abilities by joining the two platforms.

"We know a lot of people get

their news on Facebook and Twitter so we decided to use those social media platforms to get our message out," explained Lake Ozark City Administrator Dave Van Dee. "I can't tell you how many times people have told us they had no idea we were moving ahead with a project or changing how things are done. We aren't naïve enough to believe that this will do the trick and everyone will be completely informed but we do believe that it will be helpful. And I think after we're 'out there' for a while and more people see our page and our tweets and then share them, the better it will work. We've only had our Facebook page up a few weeks and already we have more than 300 people following it so we're pretty happy with the results so far."

The city also hired Dan Field, former editor of the Fo-

cus weekly newspaper, as their part-time public information officer. Van Dee said Field will be responsible for posting on the social media sites as well as writing news releases for local media outlets.

Earlier this year, aldermen also voted to update the website. Many of the city's Facebook posts direct followers to visit that site for more information. Van Dee said aldermen thought social media would be especially beneficial as the city moves forward with road projects.

"We've all seen a lot of misinformation shared. Hopefully when people see some of the comments posted on other Facebook sites, they'll go to ours to get the truth because public perception is going to be very important when people go to the polls," Van Dee said.

The city's website can be accessed by visiting <https://www.cityoflakeozark.net/>.

Lake Ozark's Facebook page can be found by visiting <https://www.facebook.com/CityofLakeOzark/>.

To set up a Twitter account on your iOS or Android mobile phone, click on your internet access app and enter twitter.com. Once the page opens, click on the "Sign up" button, then follow the instructions.

Facebook and Twitter can have a powerful impact. According to the social media sites:

- Worldwide, there were more than 2.50 billion monthly active Facebook users signed up in December 2019. This is an 8 percent increase from December 2018.

- Five new Facebook profiles are created every second, implying that the potential audience is growing exponentially.

- In December 2019, 1.66 billion people on average logged onto Facebook daily and were

considered daily active users.

- On average, the "Like" and "Share" buttons are viewed across almost 10 million websites daily.

- More than 300 million photo are uploaded daily to Facebook.

- There are 48.35 million monthly active Twitter users in the US.

- Roughly 42 percent of Twitter users are on the platform daily.

- Approximately 80 percent of Twitter users accessing the platform and 93 percent of video views are on mobile devices.

- Twitter is the preferred social network for news consumption.



## A Matter of Trust

### The SECURE Act Upends Estate Plans

Throughout 2019, American's heard about the possibility of the House passing The Setting Every Community Up for Retirement Enhancement (SECURE) Act [H.R. 1994]. In December the Congress enacted the legislation. The SECURE Act took effect the first of this year.

#### What does this mean for you?

The Act includes a number of provisions that should promote retirement savings. Eligible individuals may now contribute to a traditional IRA until age 72. Required minimum distributions from IRAs and qualified retirement plans may now be delayed to age 72 rather than 70 ½.

Now for the not so good news. To pay for the above mentioned changes, the Congress changed the rules for inherited IRAs rather drastically. Under the old rules, one who inherited a traditional or a Roth IRA was allowed to take minimum distributions from the account over his or her lifetime. This planning strategy was known as the "stretch IRA," and it was understandably popular. The SECURE Act largely eliminates the stretch IRA. The general rule now is that IRA assets must be distributed over the TEN years following the account owner's death. Exceptions are made for the following designated beneficiaries:

- a surviving spouse;
- a minor child or children;
- a disabled beneficiary;
- a chronically ill individual; and
- beneficiaries who are less than ten years younger than the account owner (such as a brother or sister).

Eliminating the stretch IRA accelerates the taxes on retirement savings, shortens the deferral period, and it also makes it more likely that the distributions will occur during the beneficiary's high earning years instead of being delayed until retirement. It may also have a significant impact on people's estate plans if a trust was beneficiary of an IRA.

#### Frequently Asked Questions and Answers:

**I turned 70½ in 2019, so am I excused from**



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

**taking a required minimum distribution this year?** Sorry, the change does not affect you. Only those who turn 70½ in 2020 or later get the benefit of waiting to age 72 for required minimum distributions. You will have to take a distribution in the 2020 tax year.

**I inherited an IRA three years ago from a parent and have been taking minimum distributions over my lifetime. Does that have to change now? Do I take the rest over ten years?** Good news, the new law does not affect you. IRAs inherited from those who died after December 31, 2019, are the only ones affected by the new law.

**My children are adults, but my grandchildren are not. Can they get the benefit of waiting until they reach their majority for the ten-year rule to apply?** Sorry, no. The exception only is for minor CHILDREN of the account owner, not grandchildren, nieces, or nephews. These more remote relatives will need to withdraw everything from the account over ten years.

If an IRA or other retirement plan is a significant part of your assets, you should consider meeting with your advisors early this year to discuss the impact the SECURE Act may have on your financial and estate plan. Central Trust Company is happy to help! Contact Trenny Garrett at trenny.garrett@centraltrust.net or (573) 302-2474.

*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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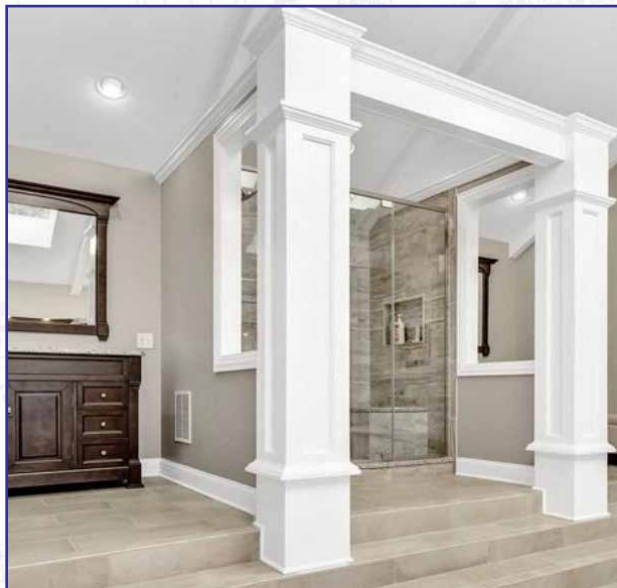
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## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

### CONSUMERS ARE BUYING

**But are they finding YOU and CHOOSING you over your competitors?**

Let's face it, in today's world, consumers are in control. Sales people are not. They have searched on Google, gone to Facebook and Instagram, checked multiple review sites, and asked for validation on their choice from their friends. This is BEFORE they ever call a company.

If you've worked consistently on your search and social reach, they probably found you in the mix. Are they choosing you in the slew of other worthy choices?

Your social media presence sends a message. The question is, what KIND of message?

#### Don't have a social media presence?

That's a very loud and clear message. The consumer thinks: "What?? How can you not be on social media? That's where everyone is - that's where I am. Probably not a good company - they're probably afraid of what people will say about them."

#### Have a Facebook page, but don't do much with it?

Yep, that's a message, too. The consumer thinks: "Hmm. They haven't posted in three months. There's no reviews. I wonder if they are still in business? Probably not a good choice. I'll keep searching."

#### Have a Facebook page, and post "buy from me" messages all the time?

There's a message here. The consumer thinks: "That's pretty annoying. Unfollow."

#### Consistency & Value Messages Win

In a newsfeed full of political rants, baby photos, food images, bad news, competitors' spammy sales messages, and other "junk", it's the consistent value messages that win and keep a business top of mind.

It's the messages that resonate with the prospective customer because they provide something relevant, timely, useful, humorous, or meaningful. Business-



**Mike Waggett**

es who do this consistently and do it well are the ones who win in the online marketing arena.

Think about these value messages as small, consistent deposits in your on-line presence. This analogy comes from Jeffrey Gitomer, and has resonated with us since the first time we heard it. The deposits never go away, they earn on-line interest, and massively grow your social reach and influence over time. Ever heard of the power of compound interest? This is what you're building with great social media marketing.

#### Bottom Line Take Away

David Arvin, Author of Visibility Marketing, articulates it best. "You have to market to two different audiences consistently: For the ones who know and like you, you need to increase frequency. For the ones who don't know you, it's all about awareness."

This is where the power of social media comes in. You can easily market to both effectively.

Businesses who understand that social media marketing is a commitment, not a campaign, are the ones who get the gold. No time to do it on your own (the right way)? Our team is here to help!

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## Managing Rental Property

### Pick Your Seat

Seating is an item that may get overlooked when you are preparing your property (home or condo) to rent as a vacation rental property. Proper seating can play a major role in attracting guests to your property and promoting return visits in the future. A lack of seating can really be a negative, especially when it comes to on-line reviews.

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 property 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. This may be a combination of maybe a couple of tables and a breakfast bar.

You would not believe the number of large homes or condos that I have seen in the past 16 years that did not have adequate dining or 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 three or four bar stools at the breakfast bar. In this real-life situation, I had to persuade the owner of the home that he really needed a table, in addition to his current breakfast bar. His family only had four people and it never really occurred to him that he needed extra seating for his rental guests.

This same thought process should also extend to the living or family room areas. You should be able to seat most of your guests in those areas. 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



**Russell Burdette**

inviting and is not able to accommodate the number of guests that could potentially stay in your home or condo, then your potential guest may look for a property that has more seating so that they will feel more comfortable.

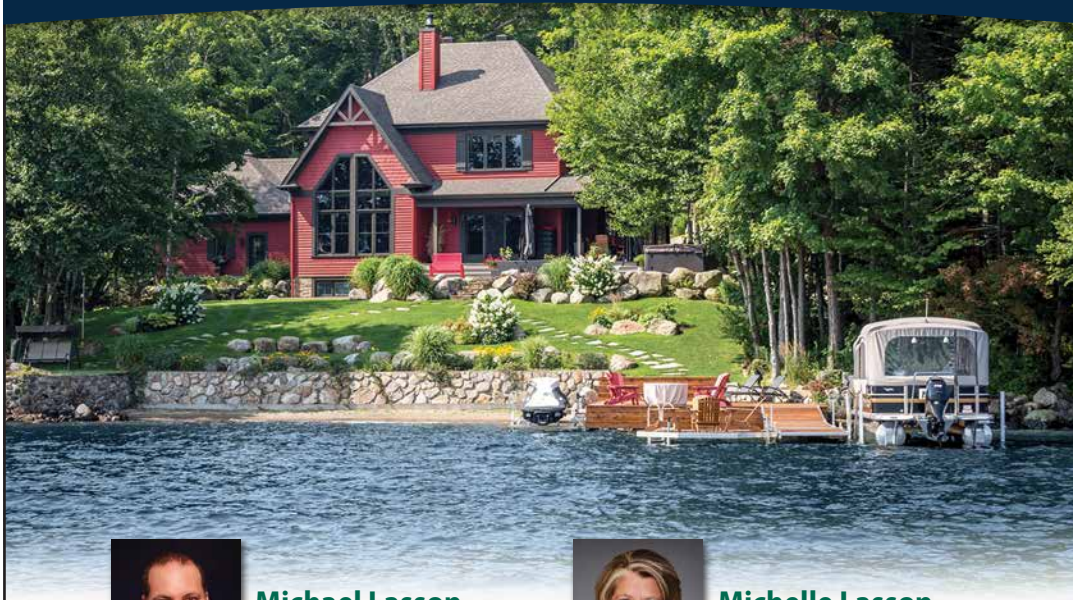
And the same goes for the deck. Guests love to relax outside by the water or on a deck overlooking the water. You should have plenty of deck seating, a table and a few lounge chairs that together will seat at least the number of guests that your home or condo will sleep.

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 the edge over your competitors.

One final thought. Make sure that your seating options match. Nothing looks worse than mismatched barstools, dining chairs or deck chairs. It tells the guest that you just don't care.

*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.*

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## Complaints over medical marijuana licensing are piling up



*By Nancy Zoellner-Hogland*

While Missouri employers muddle through the ins and outs of marijuana use in the workplace, Missouri lawmakers find themselves meeting regularly to hear complaints about how medical marijuana business licenses were awarded. According to Lisa Cox, public information specialist for the Missouri Department of Health and Senior Services, there have been more than 400 appeals filed by applicants that failed to win permits to grow, process, transport or dispense marijuana.

Cox said appeals get filed with the Administrative Hearing Commission and not DHSS "and since there is a bit of a lag before we receive that information, and since appeals are continuing to be filed daily it will likely still be a couple weeks before we have a sense of the total and any sort of breakdown by facility type and location."

The state received more than 2,200 applications for 192 dispensary, 60 cultivation and 86 processing licenses. Many of

the complaints center on how the licenses were awarded since records show several licenses were awarded to out-of-state companies. Records show one Pennsylvania-based company won three cultivation, three manufacturing and five dispensary licenses and the company has the same contact information as two other groups that won seven more licenses. DHSS records also show a Phoenix-based company won seven licenses, a Florida-based company won eight and another company with businesses in Ohio and Utah got six licenses. The laws governing the licensing required that 51 percent of the business must be owned by someone who resided in Missouri for a minimum of one year.

Appeals will be available on the Administrative Hearing Commission website but because of the large volume of complaints being filed, the AHC warns there may be a delay in new case filings appearing on the portal, which can be viewed by visiting <https://ahc.mo.gov/>.



# Voters will decide the Lake's community college issue



*continued from page 1*  
and air conditioning, nursing, surgical technology, emergency medical services - EMT and paramedic - and medical laboratory technology," he said, explaining that those programs would be in addition to the college's general education transfer degree offerings. "OTC has articulation transfer agreements with hundreds of colleges, including Missouri State, Central Methodist and Columbia College. Students attending an OTC campus in Camdenton would benefit from those agreements."

Hal Higdon, chancellor of the Ozarks Technical Community College System and presi-

dent of the OTC Springfield Campus, said the campus will offer comprehensive student services including academic guidance and financial aid. He also said that when students choose a program at that campus, every class needed to obtain their degree will be offered at that site. In addition, the money that comes into the school district will stay in the district - it won't be going to support programs in Springfield or anywhere else.

Camdenton Mayor John McNabb said he feels the proposal is a win-win for everyone - especially high school students in the Camdenton R-III District who can't afford to

go away to school and/or who aren't interested in a four-year degree.

"This is something I've been working towards for a long time. As an alderman I attended a meeting in 2007 where we asked State Fair to have a presence in Camdenton. We recently found the minutes for that meeting and there was discussion at that time about a local citizen building a facility for them to lease. That never happened and State Fair wasn't interested so nothing came of it," he said. "Then three years later our chamber of commerce took representatives from State Fair on a tour of the Modine Manufacturing building and talked to them about the possibility of bringing vocational education programs to Camdenton, but again, they said they weren't interested."

In early 2017, the city of Camdenton entered into a contractual agreement with the Mid-County Fire Protection District to take care of all the city's emergency service and fire prevention needs.

"As a result, our fire department building was empty so, as mayor, I scheduled a meeting that was attended by two members of the Stair Fair Community College, a representative from the Camdenton School District and the Camdenton city administrator. We gave them a tour of that building and said we wanted State Fair to come back to Camdenton. We wanted their presence here. We had the available space and we said we'd remodel the building and come up with a lease agreement that was very favorable to the college - basically we said we'd do whatever it took to get them here," McNabb said. "However at the end of the tour, the representatives from State Fair said they weren't interested. That's what caused me to start exploring other opportunities and that's why I asked for a meeting with OTC."

After sharing the plan with the Camdenton school board, in October, that board unanimously agreed to place the issue on the ballot.

McNabb said the campus could have another benefit that hasn't been discussed much.

"Dr. Higdon shared that while having lunch at a restaurant in Hollister, his servers noticed his OTC name tag and told him they went to OTC in Hollister. They struck up a conversation and he asked where they were from and they said Kansas City. He asked why they were going to school there and one of the girls answered that their parents had a house on the lake and they were living there for free while attending college. How many St. Louis and Kansas City residents who have second homes at the Lake also have kids or grandkids that would want to use their A+ program to attend school at OTC's Lake of the Ozarks campus basically for the cost of groceries," he said. "The great thing about that is, just like those two girls, they're going to be looking for jobs. Everyone is always asking how we can improve our job force. Well, here is a way to do that."

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

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through December 31st of 2016, 2017, 2018 and 2019. The data collected for this report is information that was reported to the MLS as of January 8th, 2020.

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



# Is your small business ready for 2020?

If not, SCORE is hosting several webinars to help business owners prepare.

• Create a Plan for Your Business with a Powerful “GPS”

The best ideas combined with great passion and energy will fail, almost every time, on the road to success if there isn't a real, actionable plan in place. If you are looking to start a business, or even if you have already begun your journey, this webinar will help increase your chances for success with a clear, effective “GPS.”

Founder and CEO of Small Business Edge Brian Moran will identify five key elements to build a strong business. Participants will learn how to create a real plan for business success, determine whether you are an entrepreneur or small business owner, learn how to go from being a reactive person to a proactive one, identify competitors and learn their weaknesses so you can beat them and learn to hold yourself accountable for success (the biggest takeaway).

Brian Moran has helped tens of thousands of companies, just like yours, start, manage and

sometimes, save their companies.

• Four Steps to Improved Productivity in Your Business

If you find yourself struggling to meet goals or simply overwhelmed each day going through the motions with no clear direction, this webinar is the perfect solution. Join this extended 90-minute, interactive session as business coach Jennifer Dawn will walk you through a powerful four-step process. It's THE fastest way to supercharge your productivity and gain forward momentum on your most important life and work goals.

Attending this webinar will enable business owners to clarify their vision, refine their goals, plan a solid strategy and execute daily without fail.

• Understand Basic Financial Statements to Better Your Business

The number one reason why small businesses fail is not that owners aren't passionate about what they do, but that they don't understand their numbers. Phyllis Johnson, owner of PKJ Consulting, will explain how to become more informed and make

better financial decisions simply by understanding these 3 basic financial statements: profit & loss, balance sheet and cash flow statements. Participants will also learn monthly financial tips to ensure the success of their business.

• Next Level Branding Hacks to Promote Your Business Online

Sometimes a brand works in the “real world” but fails when online. The digital world is vast and today's customers are getting younger, more tech-savvy, and informed. Selling a product or service to consumers who are smarter than ever before is tough, challenging, and requires a higher level of creativity. In this session, presented by digital marketing expert Juntae DeLane, participants will learn advanced tips to create better digital branding, which will improve customer acquisition.

Some of the next level strategies being covered will include how to properly build a digital brand; leveraging micro-moments on social media to increase visibility; the shift in consumer behavior that impacts content strategy; creating

content that social media algorithms actually like; and why it's no longer about products and services, it's about brands. Participants will also learn how to shift from being transactional to experiential

• Building Resilience after a Business Setback

You lost a key client. You didn't get the contract. You're struggling to “bounce back” after a disappointment, setback or destabilizing event. Small business owners are bombarded with multiple simultaneous stressors more than ever. Resilience is becoming a key factor in maintaining a quality of life and good mental health. This webinar presented by Lisa Dinhofer, “The Crisis Tamer,” explores the concepts and practices of resilience building and why it's more effective than the traditional “stress management” paradigm for managing the hills and valleys of business ownership.

Participants will learn about understanding resilience: what it is and what it isn't; the difference between resilience building and “stress management;” what stress is doing to our brains and

why resilience building is necessary; resilience following disappointment; factors for success in building resilience in the face of a disappointment or destabilizing event; factors in resilience “failure” following a setback or crisis and tools for resilience building. During the webinar, Dinhofer will provide exercises to practice resilience building.

• 2020's Hottest Businesses, Markets & Trends

As we move forward through a new decade, consumer expectations are changing. Is your small business keeping up? In this webinar, presented by small business expert and best-selling author Rieva Lesonsky, participants will learn about the hottest new small businesses and industries; how to target different generations of consumers; the newest consumers and business trends and how small business can best adapt; and more, such as the meaning of BOPUS and who's using it the most; why the smartphone is the new storefront; and the retail surge inspired by Marie Kondo. Participants will also get the scoop on “adult” ice cream – and more.

To participant in the webinars, visit <https://www.score.org/>.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### RED ROCK BLUFF

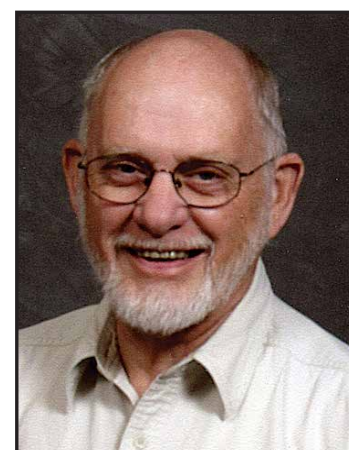
In this column last month I talked about the unusual geologic features to be found along the shoreline of Lake of the Ozarks from about Bollinger Cove at the 44-mile mark to well above the Brown Bend Access and Ivy Bend area. This month

I am encouraging you to go well beyond Lake of the Ozarks to the upper reaches of Truman Reservoir and explore the Osage River from Osceola to Monegaw Springs. There are enough freakish as well as beautiful, curious and unusual rock features along the shores to thoroughly

puzzle and delight you. There are also things of historic interest such as the rugged ruins of piers of the old Monegaw Swinging Bridge named for the small settlement of Monegaw; towering bluffs up to 80 feet or more in height that host caves in which the Jesse James and

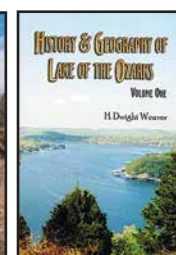
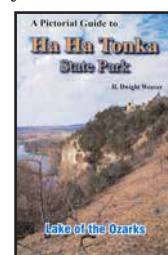
the Cole Younger gangs once took refuge; and cliff swallow settlements where the birds have built their rock-clinging nests to rear their young. It is an area of limestones much different than those that characterize the Lake of the Ozarks where the cliffs are buff colored. Here above Osceola, where rock climbers train and challenge the sheer cliffs, you'll find the rock faces gray in the vicinity of the confluence of the Osage and the Sac rivers. There is one somewhat isolated sandstone bluff feature a mile or two upstream on the Osage from the Sac that is spectacular in its colors and characteristics and I've featured it in this article in a photo I took in 2004. The photo shows only a portion of this quarter-mile long cavity-riddled bluff of ledges and weathered surfaces known as Red Rock Bluff. It is very colorful when in sunshine. The sandstone bluff often takes on a startling red hue.

Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more



information or to purchase one of his books on line.

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





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# "Insurance Talk"

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A personal umbrella is a policy that offers you extra liability protection for your personal assets and your future earnings if you exceed your primary insurance policy limit. The personal umbrella policies offer personal injury coverage which includes libel, slander, false arrest, mental anguish, defamation of character, invasion of privacy, false imprisonment, and wrongful eviction. The personal umbrella policy can offer you extra protection for your automobiles, boats & PWC's, Motorhomes, motorcycles,

collector cars, and ATVs. Personal umbrella policies will offer the extra layer of liability to properties you own or properties you rent. These



Katie Peacock, CISR

policies will cover legal defense costs for suits brought against you for a claim that would be covered under your umbrella. Some of the carriers offer you worldwide coverage. Most carriers can provide you with coverage up to \$5 Million but there are other carriers that can provide you with more coverage. In most cases a personal umbrella policy with limits up to \$5 million could cost you as little as one dollar per day. In today's climate where multimillion dollar are adjustments are not that uncommon anymore you can not afford to be without this reasonably cost coverage.

There are so many scenarios that could occur in your everyday life that you need a personal umbrella for. You might be reading this thinking this would never happen to you but accidents happen everyday. Please reach out to your agent at 573-348-1731 to discuss a personal umbrella today.

## Crosswords Solution

Puzzle on page 24

E	E	C	W	E	E	W		P	L	E	Y
O	S	S	R	U	T	O		S	R	A	O
H	A	R	I	U	R	A		T	S	J	O
S	E	U	R	E	F	I		E	L	C	H
		A	C	I	A	M		A	H		
R	O	N		F	A	S		S	R	E	A
A	G	O		T	B	R		D	I	N	I
G	A	S		C	A	T		R	A	N	O
P	M	A		T	R	A		K	S	T	A
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	N	E		T	S	A		T	A	R	H
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C	L	I		R	E	A		R	E	M	I
L	I	B		A	L	I		R	I	M	O





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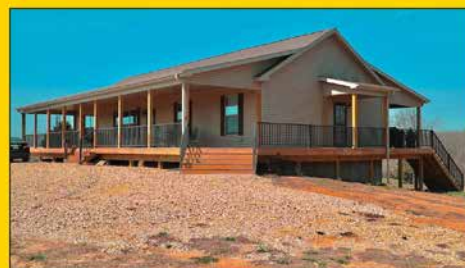
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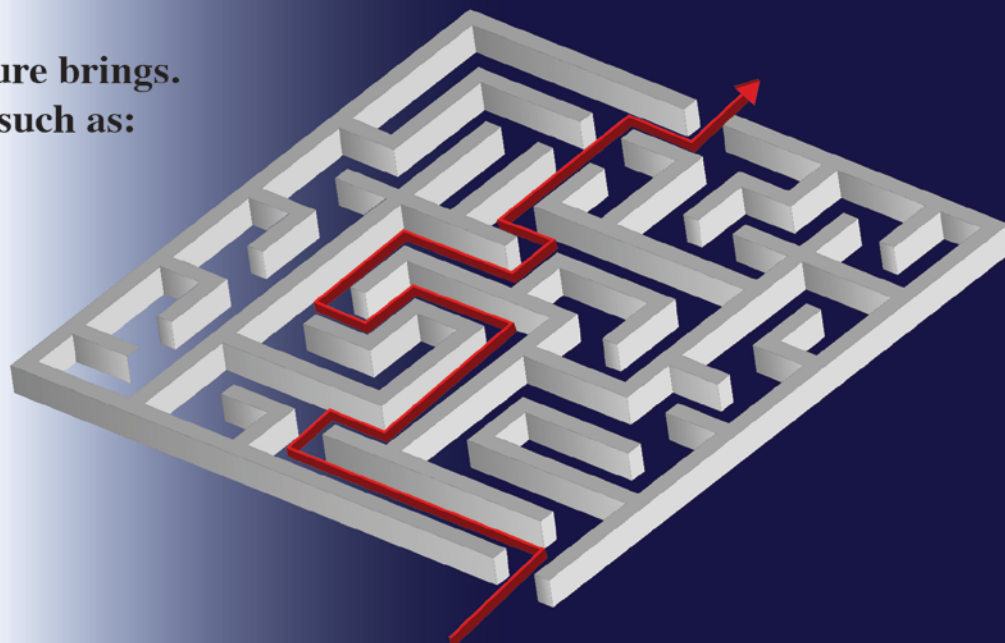
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# Crossword Puzzle

## THEME: WOMEN INNOVATORS

### ACROSS

1. Cause for September celebration
6. Net holder
9. Island near Java
13. "Pokémon," e.g.
14. \*Alice Paul and Crystal Eastman wrote its first version in 1923, acr.
15. Archeologist's find
16. Synagogue scroll
17. Bag in Paris
18. "Behind \_\_\_\_\_ Lines"
19. \*Aviation pioneer
21. \*She rebelled against sentimental novel
23. Nurses' org.
24. Deceptive maneuver
25. Director's cry
28. Snow and cycling helmet manufacturer
30. Low hemoglobin
35. Bryce Canyon state
37. Something to do
39. Lady's Bella Notte date
40. Puerto \_\_\_\_\_
41. Bone hollow
43. Slang for heroin
44. Cake cover
46. \_\_\_\_\_ and drab
47. Roman robe
48. "Purple People \_\_\_\_\_," pl.
50. Defender of skies, acr.
52. Easter lead-in
53. Attention-getting interjection
55. Pres. Truman's 1947 creation, acr.
57. \*She originated the little black dress
60. \*"Hidden \_\_\_\_\_"
64. Knights' feat of strength
65. \*Mary Phelps Jacob patented the 1st modern one
67. Dickens' Heep
68. Ladies' fingers
69. Three strikes
70. Actress Rene
71. Crowd-sourced review platform
72. Lilliputian
73. Master of ceremonies

### DOWN

1. Better than never?
2. a.k.a. midget buffalo
3. 100 cents in Ethiopia
4. D-Day beach
5. Move a picture
6. Breather
7. Investment option, acr.
8. Last European colony in China
9. Crooked
10. Sheltered, nautically
11. Trace or outline
12. Slippery surface
15. Feel indignant about something
20. Indian cuisine dip
22. \*Sally Ride was 1st woman in space for this country
24. Speaker's platform
25. \*1st person to win two Nobel Prizes
26. Carthage's ancient rival
27. Implied
29. \*She developed philosophy of Objectivism
31. Formerly, formerly
32. \*Home of Wesleyan College, first college chartered to grant degrees for women
33. Insect, post-metamorphosis
34. \*Inventor of a newborn screening test
36. Use a whetstone
38. Caitlyn Jenner's ex
42. Primitive calculators
45. Ulysses and Cary
49. Female
51. \*Singular of #60 Across
54. Tennis-affected joint
56. Gold, to a chemist
57. Pepsi rival
58. Fling
59. Rush job notation
60. Inevitable occurrence
61. Reduced instruction set computer
62. Alleviate
63. Old Woman's home
64. \*Jennifer Lawrence played her in eponymous 2015 movie
66. Rivoli in Paris, e.g.

SOLUTION PAGE 20

## CROSSWORD

1	2	3	4	5		6	7	8			9	10	11	12
13						14					15			
16						17					18			
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64						65	66				67			
68						69					70			
71						72					73			

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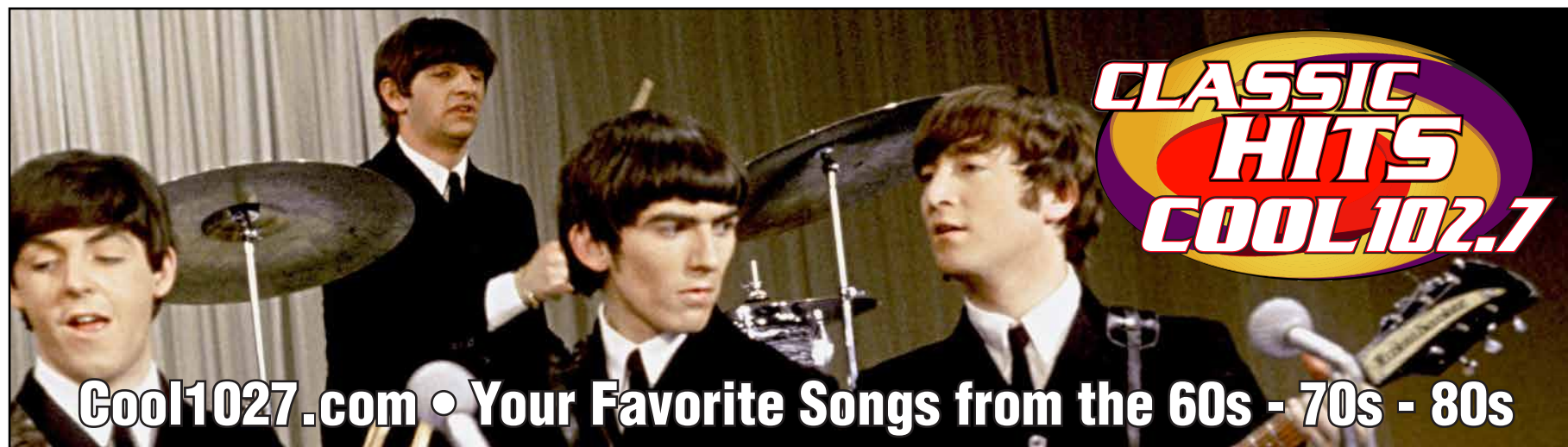


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The logo for the St. Charles Boat Show features a stylized blue and white sailboat icon to the left of the text. The text "LAKE OF THE OZARKS MARINE DEALERS" is in small black letters above "St. Charles" in large, red, cursive script. Below this is "BOAT SHOW" in bold white letters on a blue background, followed by "MARCH 5TH - 8TH, 2020" in bold white letters on a blue background. At the bottom, "ST. CHARLES CONVENTION CENTER" and "www.StCharlesBoatShow.com" are in white text on a blue background.

The logo for Dog Days in the Water Boat Show features a cartoon dog wearing sunglasses and a life preserver, holding a sign that says "2020". Above the dog is "The Lake of the Ozarks Marine Dealers Association" in small black text. To the right of the dog is "APRIL" in a red banner. The main text "IN THE WATER" is in white, "BOAT SHOW" is in large, colorful, block letters, and "Dog Days" is in large, pink, cursive script. Below this is "Bar &amp; Grill @ 19 MM" in small red text, followed by "APRIL 17-19TH, 2020" in bold white letters on a blue background. At the bottom, "LAKE OF THE OZARKS" and "www.OzarkBoatShow.com" are in white text on a blue background.

The logo for Captain Ron's Boat Show features a pirate character (Captain Ron) in a red and white striped shirt, holding a sword, in front of a large orange and yellow sun. The text "SEPTEMBER" is in yellow, "BOAT SHOW" is in large, red, block letters, and "CLEARANCE" is in yellow. Below this is "Captain Ron's" in a stylized, red, cursive font. At the bottom, "SEPTEMBER 25TH-27TH, 2020" and "Lake of the Ozarks www.OzarkBoatShow.com" are in white text on a black background.

The logo for the Overland Park Boat Show features a large, detailed image of a multi-story building (the Overland Park Convention Center) with a boat in front of it. The text "2021" is in white script at the top left. Below the image is "Overland Park" in white, "BOAT SHOW" in large, bold, black letters, and "JANUARY 28TH - 31ST, 2021" in bold white letters on a red background. At the bottom, "OVERLAND PARK CONVENTION CENTER" and "www.OverlandParkBoatShow.com" are in white text on a red background.

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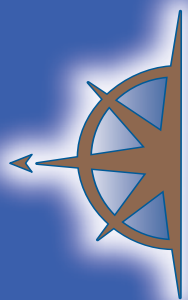
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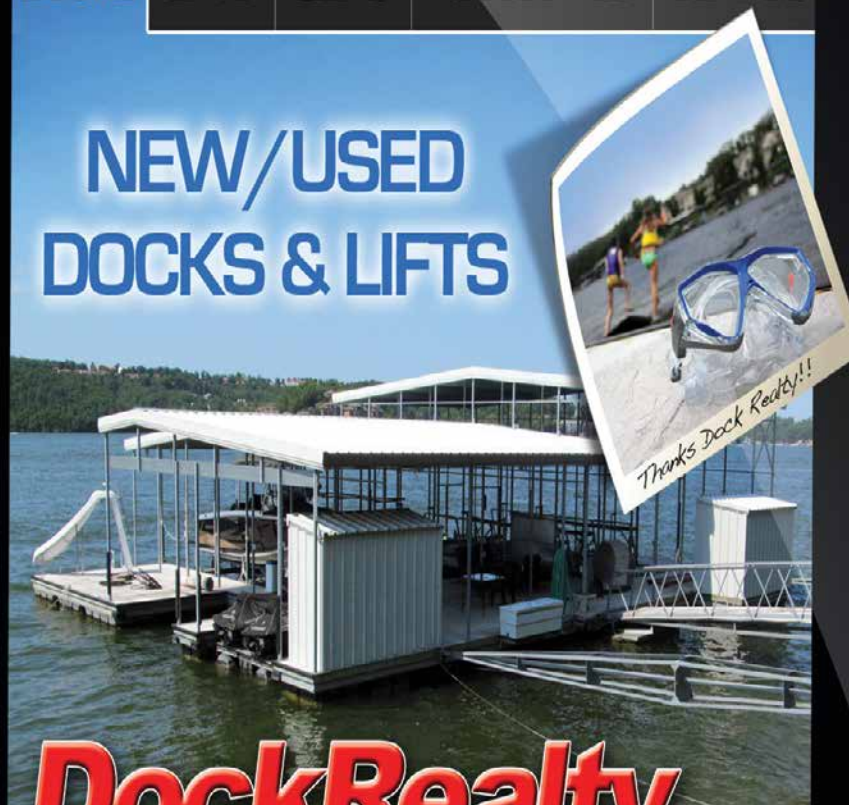
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2003 FOUR WINNS 240 HORIZON VOLVO PENTA 5.0 ...	\$24,900.00
2011 REGAL 2700 VOLVO PENTA 5.7 .....	\$59,900.00
1994 MARIAH 240Z MERC 5.0 .....	\$9,900.00
2007 CROWNLIN 320 LS MERC 350 .....	\$65,475.00
2005 SEA RAY 240 SUNDECK MERC 350.....	\$28,900.00
2009 PREMIER 250 SUNSATION EVINRUDE 200 ETEC..	\$34,900.00
2017 PREMIER 270 INTRIGUE MERC 300 VERADO.....	\$69,000.00
2016 BENTLEY 253 LOUNGER MERC 150 .....	\$39,900.00
2006 BENTLEY 243 MERC 115 .....	\$19,900.00
2002 LOWE TRINIDAD 240 EVINRUDE 115 ETEC .....	\$11,900.00
2015 BENNINGTON 2550 CLUB 250 VERADO .....	\$56,700.00
2010 BENNINGTON RLI 150 TXR .....	\$39,015.00

OTHER

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2016 SEA DOO RXT 260 .....	\$11,500.00
2007 YAMAHA FX .....	\$5,900.00
2012 YAMAHA VXR .....	\$7,400.00
2001 ENVISION 29 COMBO MERC 7.4 MPI .....	\$23,900.00

PONTOONS

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2008 SOUTH BAY 917CRTT W/TRL TWIN OPTIMAX 225 .....	\$49,900.00
2013 BENNINGTON 2875 QCWOT VOLVO PENTA V8 DP .....	\$72,900.00
2013 BENNINGTON 2550 RSR MERC VERADO PRO 250 .....	\$59,900.00
2017 BENNINGTON 25 QCWIO VOLVO PENTA V8 300 .....	\$79,900.00
2011 BENNINGTON 2575 RCWIO VOLVO PENTA V8 .....	\$49,900.00
2004 BENNINGTON 2575 RFS EVINRUDE 150 .....	\$24,900.00
2015 BENNINGTON 2575 QCWIO VOLVO PENTA V8 320 .....	\$69,900.00
2013 BENNINGTON 28 QCWIO VOLVO PENTA 5.7 GXIDP .....	\$67,900.00
2004 PLAYCRAFT 2500 SS W/TRL BF130L .....	\$24,900.00
2015 BENNINGTON 30 RSRX2 350 VERADO .....	\$114,900.00
2010 BENNINGTON 25 SL I/O 5.0 GXI DP .....	\$25,900.00



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