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BOATING ON BACK

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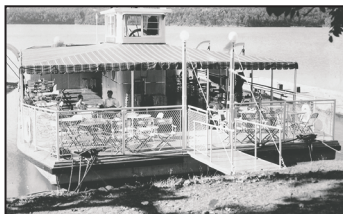
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YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 17 -- ISSUE 3

MARCH, 2021

Proposed House Bill would permanently allow alcoholic beverage carry-outs

Restaurants in Missouri may be able to add something new to their menus this summer – individual take-out alcoholic beverages. On February 17, the Missouri House gave preliminary approval to the measure, which would allow the sales under certain conditions. The Special Committee on Small Business voted “Do Pass with House Committee Substitute (HCS) for HB 547” by a vote of 15 to 2. The Rules-Legislative Oversight voted “Do Pass” by a vote 9 to 0.

The bill, sponsored by Rep. Nick Schroer, St. Charles, is backed by the National Restaurant Association.

The following is a summary of the House Committee Substitute for HB 547.

This bill allows restaurants to furnish one time use, tamperproof bags with seals to let patrons take specified alcoholic beverages with them. Bottles of wine and other beverages must have been ordered and partially consumed during a meal and the restaurant must provide a receipt, either paper or electronic. (Section 311.101)

Additionally, the bill allows anyone licensed to sell intoxicating liquor at retail by the drink for on-premises consumption to sell retailer-packaged alcoholic beverages to customers for off-premises consumption when the alcoholic beverage is purchased

simultaneous with a meal. The alcoholic beverage must be in a sealable tamperproof container or placed in a tamperproof, transparent bag. The patron must be provided with a paper or electronic receipt. The

beverages per meal (Section 311.202).

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.



© Jakob Skogheim

employee filing the container must be 21 years of age, the container shall not exceed 128 ounces, and a customer can only purchase two alcoholic

PROPOSERS: Supporters say that the bill is a critical lifeline for the restaurant industry to survive. In Missouri the restaurant industry employs over

300,000 individuals and we need these people working and not unemployed. Missouri box stores were able to stay open during this pandemic and restaurants who took all precautions necessary to stay opened were forced to close, forcing many small businesses to go out of business. The restaurant industry is the biggest employer in the state and needs to be allowed to prosper.

Testifying for the bill were Representative Schroer; Missouri Hotel & Lodging Association, and California Wines.

OPPONENTS: Those who oppose the bill say that they empathize with the COVID problem but the state shouldn't allow people the chance to drink and drive. The state won't be able to track where a person had their last drink if they have an accident. The state needs to make sure people can't get to the beverage; some states require the drinks be placed in the trunk of a vehicle and that way the driver can't get to it until they get to their destination.

Testifying against the bill were Michael Boland, Mothers Against Drunk Driving and Missouri Retailers Association.

The bill is an offshoot of the relaxed liquor rules adopted in 2020 during the COVID 19 shutdowns, which are set to expire at the end of March 2021.

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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

KEEPING YOUR DISTANCE will be easy on Delta Air Lines, which announced in February that it would not be filling the middle seat until April 30. According to the airline's head of "Customer Experience," officials felt the space would provide peace of mind for fliers, and they will continue reassessing seat blocking in relation to case numbers and vaccination rates. In the meantime, Delta is offering at-home testing kits for passengers who need to complete a test for the destinations where they're travelling and has also launched an interactive map to provide more information during the pandemic. The map can be accessed at <https://www.delta.com/us/en/plan-your-next-trip/where-we-fly>.

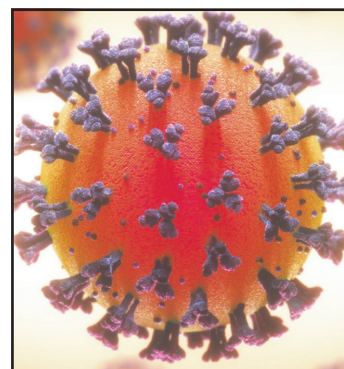


AIRLINES HAVE TAKEN a strict stance on face masks, removing passengers – more than 2,500, actually – who refuse to wear them during flights. According to Travel Pulse, an online travel site, they've also refused to allow a few to board because they were wearing too much protective equipment. United Airlines recently ordered two men off a flight for wearing Narwhal Masks – a full face shield that resembles a snorkeling mask and includes a high-efficiency filter that circulates air in and out of the device, ostensibly protecting both the users and those around them. United said the mask did not comply with their mask policy. In October, Alaska Airlines removed a 75-year-old woman from a flight for wearing a mask, a face shield and a respirator helmet.

CDC MASK GUIDELINES are tight – and not following them

could be pricey. On the coat-tails of the February 2 CDC order requiring everyone to wear a face covering aboard all public transportation options and inside travel terminals, three days later the Transportation Security Administration established fines for travelers who refuse to wear a face covering and who don't have exemptions. Fines start at \$250 and increase as travelers are caught continually violating the order. The fine for repeat offenses can go as high as \$1,500. The CDC 11-page rule will be in place until the CDC declares the pandemic has ended. In order to be compliant, masks must completely cover the nose and mouth; they must be made of two or more layers of a tightly-woven but breathable fabric; they must be secured to the back of the head with ties, ear loops, or elastic bands; and they must fit snugly but comfortably against the face, and not have any slits, exhalation valves or punctures. Gaiters may also count, but they must have two layers. Face shields can be worn but cannot replace a mask. Scarves, ski masks and bandannas won't meet the requirements. The entire list can be found on the CDC website.

NEGATIVE COVID-19 tests will not be required to fly domestically, according to the Centers for Disease Control (CDC). In early February, the Department of Transportation hinted that fliers might be required to provide proof of a negative COVID test before they could fly. However, after a meeting with the heads of several airline officials, who unanimously opposed any



further restrictions on travel, the CDC announced that no such requirement would be put into place.

ALTHOUGH THE COVID-19 vaccine was touted as one of the keys to opening international travel, the World Health

Organization (WHO) is now saying that it is not sure if the vaccines stop transmission. Because of that, many countries remain hesitant about opening their borders. The United States is one. All inbound travelers must provide COVID-19 test results prior to arrival and they must quarantine when they arrive. Other countries – Australia and New Zealand are two – are reportedly not fully opening borders until 2022. But even if borders are flung wide open, surveys show that few are willing to travel internationally for several more months. As a result, some experts are saying it could be three to five years before travel returns to pre-COVID levels.

IF YOU'RE GOING to fly, you might want to check out the results of a pandemic preparedness and response audit being carried out by the Airline Passenger Experience Association (APEX) and SimpliFlying. Those two partnered to review airlines, which participated on a voluntary basis, using a 58-point checklist that covers 10 categories including testing, tracing, on-the-ground procedures, and in-flight measures. In mid-January, with 33 airlines advancing through the review process, 12 airlines serving six continents had completed the audit and had been certified. According to a press release from APEX, to earn the lowest "Gold" standard, airlines must "clearly meet and exceeds all needed health standards for passenger safety and well-being as listed in the questionnaire." Those that go beyond the checklist earn "Platinum" status, while those who have "hospital-grade level health safety" are given the "Diamond" award. Flyer Talk magazine compiled the results and reported that "In the first group recognized by APEX, Air Canada, Alaska Airlines and United Airlines all earned Diamond honors. Joining them in the top tier are Middle East carriers Etihad Airways, Qatar Airways and Saudia, Singapore Airlines, Turkish Airlines and Virgin Atlantic. U.S.-based low-cost carrier Spirit Airlines received a Platinum rating, putting them in league with South American airline JetSmart and Asian carrier SriLankan Airlines."

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Progress is being made on COVID-19 vaccinations

By Nancy Zoellner

Not quite two months after CVS Health professionals began administering the Pfizer vaccine at long-term care partner facilities in Missouri, 100 percent of the first dose clinics in skilled nursing facilities, and 86 percent of second dose clinics in those facilities had been held.

In addition, 95 percent of first dose clinics in assisted living facilities, and nearly 70 percent of second dose clinics in those facilities had been completed.

“And, on background, during our first-dose vaccination clinics, we saw staff participation to be between 50 to 60 percent, with an increase on our second and third clinic,” said Charlie Rice-Minoso, with CVS Health Corporate Communications, Midwest Region.

According to the Missouri Department of Health and Senior Services, as of February 22, 703,014 people – or 11.5 percent of the state’s population – had received the first dose; 326,771 had received both the

first and second doses.

Although several vaccination clinics were planned for mid-February around the Lake area, the winter storm forced them to be rescheduled.

In the meantime, Missouri has launched a Vaccine Navigator to help Missourians receive a COVID-19 vaccine. Those seeking the vaccine must complete a questionnaire to determine their eligibility based on Missouri’s priority phases. Those who register will be notified upon activation of each phase and alerted when they become eligible. Registrants will then be able to seek vaccinations from their health care providers, if they have vaccines available, or they can use the Vaccine Navigator to view mass vaccination events and other providers in their area.

According to Lake Regional Health System’s COVID-19 information site, the Missouri Vaccine Navigator will provide the earliest opportunity for people to receive the vaccine.

“We have more than 16,000 people on our waiting list and

currently do not have a steady supply of vaccines arriving from the state. To join a Lake Regional waiting list, please read the examples to determine when you are eligible to receive the vaccine, and then sign up on the appropriate waiting list. Do not expect an immediate call. Please do not sign up more than once, and please do not call to check your place in line. Someone from Lake Regional will call you to schedule an appointment when we have vaccine available. It will likely be weeks and could be months before we are able to call.

For more information on clinics for long-term care facilities, visit <https://cvshealth.com/covid-19/vaccine-information/vaccination-data>

For more information on the Vaccine Navigator, visit <https://www.lakeregional.com/health-resources/covid-19/covid-19-vaccination/>



Phase 1A allowed vaccinations for long-term care facility residents and staff, health care workers. EMS and school nurses.

Phase 1B provided vaccinations for Tier 1: Firefighters, law enforcement

· Tier 2: Anyone aged 65 and older. High-risk individuals (18-64) with cancer, Chronic Kidney Disease, COPD (Chronic Obstructive Pulmonary Disease), heart conditions, a weakened immune system due to organ transplant, severe obesity (BMI >40), pregnancy, Sickle Cell Disease, Type 2 Diabetes Mellitus, or individuals with intellectual and/or developmental disabilities such as Down Syndrome.

· Tier 3 includes “essential workers” in child care, schools, energy and other industries

Phase 2 includes:

- Disproportionately affected populations
- Homeless
- Remaining critical infrastructure
- Higher education

Phase 3 All Missouri residents

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Learn how to lower the risk of teen motor vehicle accidents

Traffic crashes are the #1 killer of teens. However, that statistic can change.

First Impact, a traffic safety program offered by ThinkFirst Missouri, is designed to educate parents about Missouri's Graduated Driver License (GDL) law, a three-step licensing system. The purpose of Missouri's GDL is to ease teens into licensure so that they can build skill in an environment that minimizes those things that are shown to cause the greatest risk for new drivers. Research confirms that GDL laws have been instrumental in reducing teen crashes by 20 percent to 40 percent.

To help parents learn how they can help their teens drive and survive, First Impact will be holding a ZOOM seminar from 6 to 7:30 p.m. March 1.

The 90-minute evidence-based traffic safety program is being offered free of charge and it is open to everyone

- but it is "must-attend" for parents of teen drivers and soon-to-be drivers.

Speakers include Lt. Col. Stosberg with the Missouri State Highway Patrol;

crease:

- Awareness of teen driving risks
- Understanding of Missouri's GDL law
- GDL monitoring and enforcement at home
- Importance of being a positive role model

Participants can expect a:

• 90-minute evidence-based injury prevention program presented in ZOOM by law enforcement officers and trained facilitators.

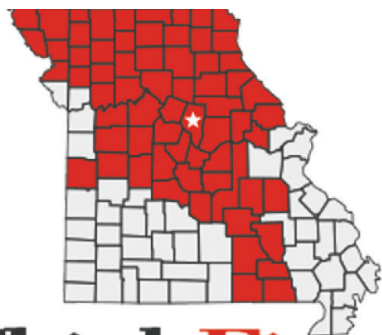
• The format will include a PowerPoint presentation, a video, and handouts, which are available upon request by mail. Participants will be provided an opportunity to ask ques-

tions.

To learn more, visit <https://medicine.missouri.edu/offices-programs/first-impact>. To watch a brief video about First Impact, visit <https://www.youtube.com/watch?v=GPK1JlhtwA>

Marsha Jones, a retired law enforcement officer; and Deana Dothage, University of Missouri, School of Medicine, Department of PM & R, ThinkFirst Missouri, who will act as moderator.

The objectives of the First Impact program are to in-



ThinkFirst!

Missouri

Seminar to provide tips to recruit and retain workers

The Missouri Small Business Development Center (SBDC) at State Fair Community College will host, at no cost, three webinar sessions to help private and public sector leaders in the Lake of the Ozarks Region to learn how they can recruit and retain workers within their businesses and communities. The sessions will be held online from 1 to 2 p.m. on Wednesdays, February 24, March 3 and 10.

Session one, Using Data to Understand Workforce, will introduce attendees to labor market information tools. In Session two on March 3, Developing Strategies to Effectively Retain Your Workforce, attendees will learn about

the Workforce Matchmaking program and improving their recruitment and retention efforts through an assessment of current workforce. Session three on March 10, Community Efforts to Attract and Retain Workers, will focus on how communities can take steps to strengthen worker retention and to identify ways in which community leaders, employers and higher education can collaborate to strengthen local workforce.

The Lake Area Chamber of Commerce, Lake of the Ozarks Council of Local Governments serving Camden, Laclede, Miller, and Morgan Counties, and the University of Missouri Extension are

sponsors of the webinars.

There is no cost to participate, but registration is required for each session. Participants can go to www.sfccmo.edu/thelearningforce; select Schedule of Courses link; and locate the SBDC schedule on the webpage to register. People also may contact Kelly Asbury, SBDC director, at kasbury1@sfccmo.edu or (660) 596-7350.

The Missouri SBDC is made possible by a funding partnership through the federal Small Business Administration, the University of Missouri Extension and State Fair Community College's The LearningForce.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

5 Elements of a GREAT Testimonial

It's no huge revelation that reviews and testimonials are important for your business. People seek the opinions of others to make decisions and to validate their own choices. It's human nature. Reviews and testimonials online offer the social proof your business needs to better convert prospects into clients. Not to mention, it's a ranking factor in Google ... and that's a pretty important combination.

So, what takes a testimonial from good to great? It's all about the story.

A simple "Business XYZ did a great job." has no story. There's no context. There's no feeling. There's nothing memorable or repeatable. Yes, there might be 5-stars listed with it, but today's savvy consumers place no weight on a testimonial like this. It does nothing for your conversions and carries no value to your business. All great testimonials have five things in common. They tell a story that contains all of the following components.

What brought you to the business?

What problem did the business solve for you?

What was the specific result?

How did it make you FEEL?

Why would you recommend them?

The problem, the specific solution, and how it made you feel or impacted your life are most important.

ASK your best customers for a testimonial and guide them on how to do it. It's amazing that as you start to collect testimonials, more people will follow suit and write you even more testimonials. People love to share their stories ... when they see someone else's they like to join in!

MAKE IT EASY. Give them a direct link to the location you want the testimonial.

If you want it on your Facebook



Sandy Waggett

page, send them a link to your Facebook reviews page.

If you want it on Google, send them a direct link to your Google reviews. Here's how to do that, by the way! <https://support.google.com/business/answer/7035772?hl=en>

RESPOND. When you respond to reviews, customers see you as engaged. People like to be acknowledged for their efforts, so a thoughtful "thank you" note encourages other to write reviews because they assume they will get the same!

That's it! It's not hard to get great reviews when you simply ask and give your clients guidance on what would be most helpful.

CHALLENGE: Give it a shot this week. Ask 10 clients, share this article, and give them a direct link to the place you want them to write it. I'll bet you end up with at least 5 new reviews, as a result! And if you follow up with the other five, you'll probably get the rest of them next week.

Good luck and we hope your testimonials really shine! Contact me if you want more to help your business!

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Road crews spent the week digging in to get us out

By Nancy Zoellner

“Snowmageddon,” “Snowpocalypse,” “Snowzilla” – whatever catchy phrase is used to describe the weather event in February, they all come down to one thing – the winter storm stretched road crews to their limits. However, it wasn’t just the high winds and heavy snowfall that made it difficult to keep the roads clear. It was also the record-breaking low temperatures.

“It was interesting week and caused several headaches! We run # 2 diesel but the cold weather caused our fuel to gel and slow our pumps down. We actually had to go to HyVee gas station and get diesel fuel to keep our trucks running – and I heard we weren’t the only ones,” said Kevin Luttrell, superintendent of the Horseshoe Bend Special Road District.

He heard right. Matt Michalik, public works director for the city of Lake Ozark, said they found themselves in the same situation.

“Even the local gas stations had issues with their diesel pumps gelling up, so we had to use HyVee also,” he said. “The cold temps also rendered the salt useless until the temps came up a little. We use magnesium chloride and sand with our salt so that seemed to help some, but nothing beats sunshine and warm temps!”

According to information on the Kendrick Oil Company website, the chemical compound in #2 diesel “holds the highest amount of energy components and lubricant properties in one mixture and offers the best fuel performance available on the market today. Most scientists agree that #2 grade diesel fuel will protect injection pumps, seals, and other important engine parts. Typically, #2 is less expensive than #1 because it doesn’t require the same depth of refinement to produce for sale.” The downside is that in severely low temperatures the fuel thickens, which was the case when the temperatures at the Lake dropped to record lows.

“But that was just one hurdle we had to jump over,” Luttrell said. “We also started running low on salt.”

Even though the HBSRD had a good stockpile – around 400 tons – the weather conditions and power blackouts kept them from getting delivery of salt to replace what they were using – and had used during the ice storm of the previous week. Luttrell said he finally got 100 tons delivered but, at the time of this interview, still had 200 tons on backorder. “When you get down to that last 100 tons, you talk about getting nervous! With the entire country getting hit, everyone was scrambling for salt and that overloaded the salt mines.”

Luttrell said because of the length and intensity of the storm, the nine-member crew,

we got down to our last spare,” he said. “It weighs on me because I know what standard we’re held to here and I want to meet it.”

Rob Long, street foreman for Osage Beach, said they too fought mechanical issues brought on by the cold.

“We did plow a lot without spreading any salt because it doesn’t work well in low temperatures. We did use sand at times because it works very well to give vehicles traction. We had two plow trucks blow hydraulic lines because of the cold and one had a flat tire. When this happens it takes time to get the truck back out on the road but that’s what happens when equipment is



Crews tasked with keeping the roads clear during the mid-February snow event had their hands full. High winds made it nearly impossible to keep snow off the roads and the record cold temperatures kept the salt from melting it.

all trained to drive plows, as well as additional snow-relief drivers, went to split shifts with six on during the day and six on at night. The district has 10 trucks equipped with plows but, further complicating matters, three broke down during the storm. The drag chain broke on one of the sprayer boxes so that truck was completely out of service. Antifreeze started blowing out of another, but they didn’t have time to tear it apart and find the leak.

“Since there was only six on days and six on nights, we initially had four extra trucks, but it was pretty tense when

operating 24 hours a day until the winter event is over,” he said.

The Missouri Department of Transportation (MoDOT) also reported struggling to overcome the effects of the extreme weather conditions.

According to Jason Shafer, the maintenance engineer for MoDOT’s Central District, trucks were spreading salt mixed with calcium chloride and beet juice because the salt used to treat roads starts to lose its effectiveness starting at 25 degrees Fahrenheit. However, with the record low temperatures, that mixture only worked “to some degree.”

A Matter of Trust

Spring Cleaning Your Investment Accounts



Bart Schulte, MBA, CWS®

Vice Pres. & Portfolio Manager

Spring cleaning. Some people dread it; others look forward to it and consider it a renewal. Which type are you? When clean out your sock drawer do you sort by color, style, fabric or by how many holes there are? Do you toss out the old favorites that aren’t working anymore or do you get overwhelmed by the variables and just jam socks back into the drawer? Many people treat their “investment drawer” the same way. Some are orderly and review their accounts regularly, while others are overwhelmed by the options and just jam their account statements into their investment drawer (aka a file cabinet) not reading mail or email related to their accounts. Those people may never even consider reviewing or consolidating their accounts because they just don’t know where to begin. However, there are actually a lot of benefits to consolidating your investments.

The three big reasons to consider investment consolidation allow you to:

Take Charge of your investments and create a comprehensive strategy that fits your life objectives. By taking charge of your accounts now and getting good advice about how and which accounts to consolidate, you can simplify your account paperwork, tax reporting, and retirement withdrawal plan. Plus, you can better diversify your accounts across investment types with a well-formulated, comprehensive strategy to invest in assets that fit your investment objectives, your tolerance for risk and your time horizon.

Take Advantage of tax opportunities that may fit your needs both when investing and when withdrawing funds. When you have consolidated your accounts, you may be better positioned to take advantage of tax benefits and changes when they become available. You also are less likely to take a misstep that could cost you tax dollars.

Give Peace of Mind for your spouse or heirs when you no longer can handle your financial affairs or at death. When you need to make changes to your estate plan, the process may be much easier, less expensive, more timely, and be more beneficial to your loved ones. After consolidation, a trusted advisor working in conjunction with your attorney can better assist you with a comprehensive plan to distribute your assets.

Consolidation can simplify. Consolidation can mean better planning for your investment goals now, for your withdrawal plans in the future, and for implementing your distribution plan for your loved ones.

Why don’t you consider tackling spring cleaning your investment drawer while the time is ripe – right after your year-end statements have arrived and right after you had to handle all those 1099-INT, 1099-Rs and 1099-B tax forms! Wouldn’t you like to better understand what your investment accounts can do for you and be better positioned to make the most of the tax changes that may be coming our way soon? While we may not be able to help you with your sock drawer, Central Trust Company can help you with sorting and consolidating your investments. Contact Bart Schulte today at (573) 302-2474 or bart.schulte@centraltrust.net.

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Hospital hires director for 'Commitment to Caring'

Lake Regional Health System recently announced Trish Creach will join the Lake Regional team to serve as executive director of Philanthropy.

organization."

Lake Regional CEO Dane W. Henry said they felt Creach's local experience and established relationships made her

focused on building relationships and inviting the community to come alongside Lake Regional and take pride in advancing local health care.

Creach said she was also honored to be asked to be a part of Lake Regional's team.

"Lake Regional Health System is vital to our community, and I have watched it grow from a smaller community hospital to a regional state-of-the-art medical destination," Creach said. "I am excited to

serve as executive director of Philanthropy to further engage the community with the ongoing transformation taking place at Lake Regional."

In addition to her local chamber roles, Creach has served as president of the Chamber of Commerce Executives of Missouri and chair of the Southeast Board of Regents for the U.S. Chamber of Commerce. She earned a bachelor's degree in Parks, Recreation and Tourism at the University

of Missouri – Columbia and received the Institute of Organizational Management designation following four years of study with the U.S. Chamber of Commerce.

Former director of Fund Development, Terri Hall, CTFA, will continue with Lake Regional as the full-time director of Auxiliary Services, focusing on rebuilding the volunteer and auxiliary program following the pandemic shutdown.



A 40,000-square-foot tower will bring together existing heart care clinics with all of the diagnostic testing services needed to create a world-class experience for patients. Construction also will expand cancer treatment services, where investments in technology and recruitment have created a need to serve more patients.

Beginning in April, she will lead Lake Regional's efforts to rally community support for enhancing and expanding Lake Regional services

For the last nine years, Creach served as executive director of the Camdenton Area Chamber of Commerce. Before taking that position, she worked 18 years as executive director for the Lake Area Chamber of Commerce. March 26 will be her last day at the Camdenton chamber. To fill her position, the Camdenton Chamber Board of Directors put together a search committee and advertised that they would be accepting resumes from February 3 through 12.

Because the office was closed the week of the snowstorm, information about the number of applicants was not available in time for the deadline of this issue of the "Lake of the Ozarks Business Journal." Creach said she loves the community and will miss the people she worked with, adding, "It has been an honor to serve this

the right person for the job. "We are thrilled with the talent, professionalism, character and potential she brings to this new role."

As executive director of Philanthropy, she will have a long-term philanthropy development focus and will lead the "Commitment to Caring" initiative, which is currently focused on a project to enhance heart care and cancer care. The \$25 million, three-story tower addition to the hospital's north side will house a new Cardiac Institute and expanded Cancer Center. Currently, heart disease affects one in three Americans; cancer strikes nearly two in five. Drawing the community together through Commitment to Caring will help Lake Regional provide the best care for these diseases.

More than \$1.19 million has already been raised for this initiative, and much of the support has come from the Lake Regional Development Council. This volunteer group is comprised of six committees

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Building on the rise

By Nancy Zoellner

Although construction is not back to what it was pre-COVID, things are looking up, according to building officials with Osage Beach and Lake Ozark.

Ron White, building official for the city of Osage Beach, said several projects are underway in his city. Since January 1, he has received 24 permits for new

dos on the Topsider's property and Arapaho is building five multi-family dwelling units by Backwater Jack's and the amphitheater that will be used as short-term rentals," he said, adding that several remodeling projects were also underway.

The building on the corner of Malibu and Osage Beach Parkway that was previously oc-



construction or remodeling projects with a total valuation of \$3.1 million.

A Scooter's Coffee shop is being built on land adjacent to Kwik Kar along the Osage Beach Parkway. According to the company website, the coffee shop was birthed in 1998 by Don and Linda Eckles in Bellevue, Nebraska. It got its name from the co-founder's daughter, who was nicknamed "Scooter," because it fit well with their mission to help customers "scoot in and scoot out" quickly. Although more than 300 Scooter's are operating in the U.S., there's currently only two in Missouri, one in the Kansas City area and another in Jefferson City.

Consolidated Electrical Distributors, an electrical supply store, is building a new facility along the Parkway on the west end of town, just past the Dollar General Store, and preliminary plans for Hobby Lobby, to be built in the Osage Commons shopping plaza across from Dierberg's, have been turned in. In addition, All About Boats, near Kelly's Port and Skyline Motel, is building a 3,000-square-foot showroom addition.

"Then we have the new con-

cupied by Trico Docks is being remodeled to house Lake Hills Veterinary Clinic and the Wal-Mart Supercenter is undergoing an extensive interior remodel. White said the \$750,000 project will include relocating the photo lab; remodeling the restrooms to improve accessibility; remodeling the employee breakroom and the grocery area; replacing the flooring in the entry vestibule; removing the PVC flooring in the center of the clothing area and polishing the concrete; and making changes to an exterior wall and directional signage.

According to figures provided by Harrison Fry, assistant city administrator and economic development director for the city of Lake Ozark, during the first seven weeks of 2021, building permits for eight new projects valued at more than \$2 million have come in. In 2020, building permits were issued for 61 projects – commercial and residential – with a total valuation of more than \$10.3 million.

"We had a slow second quarter because of COVID but things picked up by the third quarter and \$3.5 million came through in the fourth quarter,"

continues next page



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Building on the rise

continued from previous page

Fry said. "Some of the projects that are going on right now – like the Jacobs Real Estate building on Bagnell Dam Boulevard – were actually permitted last year so those permits actually went into the 2020 total rather than the 2021 total. Same thing with Casey's. The winery, which isn't at a stage where they've had to take out permits, will be included in the 2021 total."

Jed and Jackie Mathany of Mathany Family Vineyards has plans to build a multi-component winery on 10 acres east of the Tomahawk Motel and Rainbow Academy along Bagnell Dam Boulevard. Rezoning was needed to allow the winery to include all three planned components: grow-

International, LLC, has applied for the rezoning on behalf of his partners and Richmond Capital which has an option on the property.

The request is to rezone the parcels as follows, with Parcel A being the northernmost piece of property and Parcel D closest to the Osage River.

Parcel A – from R-1 single family residential to M-1 light Industrial.

Parcel B – from R-1 single family residential to M-1 light industrial.

Parcel C – from M-1 light industrial to C-2 general commercial.

Parcel D – from R-1 single family residential to C-2 general commercial.

McLaren said the most immediate plan is to build an up-



ing the grapes, production of the wine and retail sales of the final product. Mathany Family Vineyards currently operates a vineyard on a 160-acre farm on Bear Creek Road near Highway 42 and the Lake of the Ozarks State Park. If all goes as planned, the Mathenys will build cellars and a tasting room later this spring with the hope of opening this summer.

Fry said if rezoning of the "old quarry," four parcels of land north of the Osage River Bridge and east of Highway 54, is approved, he anticipates they will begin the permitting process a little later in the year.

The owner of the property is Osage National Commercial Holdings, LLC, of Kansas City, Mo. Mark McLaren, co-founder and vice president of BlueBoat

scale, climate-controlled storage facility Parcel A. He said they hope the remaining three parcels will be developed into commercial and retail ventures like a hotel, a restaurant, or retail with the possibility of a big-box store being built on the parcel that is closest to the Osage River.

"That's a large project that we didn't anticipate happening this year. With some of the residential projects that we know are on the way and the commercial projects that we've been told are on the way, we feel that this year – assuming that nothing changes – will surpass last year's totals and be more on par with what a traditional year looks – like the 2019 \$13-million amount," Fry said.






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Ideas to Update Your Vacation Home for the Spring & Summer Months at the Lake



UPDATE THE KITCHEN

You don't have to do a complete overhaul of your kitchen to maximize its appeal in your lake home. Adding small DIY's such as updated cabinet fixtures, paint, and small home decor items can go a long way in revitalizing your kitchen area.

UPDATE THE FLOORING

Traditional flooring can take on extra wear due to the added exposure to water and sun that comes from living on the lake. There are several types of flooring that can help mitigate this: porcelain tile, vinyl, and laminate flooring are all resistant to water and work great for lake homes.

We hope that you have enjoyed your read and found valuable ideas to help update your vacation home at Lake of the Ozarks. Team Lasson enjoys living the lake life and is proud to be able to share the experience with other homeowners. If you're in need of additional cash for any home renovations, talk to us about refinancing your home at Lake of the Ozarks. If you're still in need of a lake home, we can help you purchase a vacation home at Lake of the Ozarks as well.

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Owning a second home at Lake of the Ozarks in and of itself is a great accomplishment and one that you should feel a great sense of pride in. You have a prime place to vacation, to unwind, and plenty of activities to enjoy right in your backyard. So, why not get the most out of your lake home experience by enhancing your vacation home at Lake of the Ozarks. In today's blog, we're giving a few inexpensive home renovation ideas to help you spruce up your lake home in time for the Spring and Summer months.

ADD AN OUTDOOR LIVING SPACE

Every lake home should have an outdoor area that is comfortable, stylish, and functional for enjoying the lake life. After all, you'll be spending plenty of time out on the water, and it can really enhance the appeal of your lakefront home. Pouring a small concrete patio, setting up a small pavilion, or using natural landscaping, benches, and stone pathways can add a great deal of eye appeal to your property. If you'd rather not DIY a project like this, you can always count on the contractors at the Lake to come up with a collaborative design and complete the work for you.

LIGHTING: INDOORS & OUT

Replacing your old lighting fixtures can really enhance the entire home - inside and out! Adding solar lights to line a pathway leading to the water or other appealing areas around your property can do wonders. Plus, it creates a gorgeous view from the water as well. Consider highlighting your natural landscape, gardens, and shrubs to create an alluring atmosphere for your home.

A FRESH COAT OF PAINT

New paint is always a great and typically more inexpensive way to freshen up an area. It can be used to complement or contrast other features of your home to create one-of-a-kind spaces that are unique to your taste.

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Lake's natural gas customers stayed warm

By Nancy Zoellner

Although several Lebanon-area industrial customers of Summit Natural Gas were

"We made it through pretty easily. I wouldn't say 'seamlessly,' because we had a couple issues, but we were able to

customers as we can to make it work. Then, if enough people are interested, we would install the main line and then

along Bagnell Dam Boulevard and on Horseshoe Bend on the east side. Summit now serves areas of Miller, Camden and Morgan counties.

Although spring is almost here, in the event of another cold snap, Summit provided tips for conserving energy:

- Keep your thermostat a few degrees lower than normal, if there are no health risks. Avoid turning your thermostat up too high, too fast.
- Reduce your thermostat overnight and when you are away from home for more than a few hours.
- Turn down your water heater to 120 degrees.
- Clear space around your registers so warm air can flow freely. Close dampers on unused fireplaces and keep garage doors closed to prevent warm air from escaping. Insulate around windows and doors to prevent air leaks and keep warm air inside.

• Soak up the sun by opening curtains on your south-facing windows during the day and let the sunlight heat your home. Then, close them at night to reduce the incoming cold from any drafty windows.

In addition to reduced energy usage, Summit also provided safety tips:

- Never use an oven or a gas stovetop to heat your home.
- Protect natural gas meters. Natural gas meters are weather-proof; however, to ensure that the meter keeps working smoothly, remove snow and ice from natural gas meters with a broom or brush. Never kick or chip snow and ice away with a hard object.
- Minimize the risk of frozen pipes. In the event you lose heat or power, leave faucets running at a trickle, leave cabinet doors open, and close all doors and windows to keep heat inside.



Record low temperatures of -13 degrees and heavy snowfall froze not only coves, but also the main channel and caused a drain on the power supply.

asked to limit usage to heating needs only and a handful of larger Lake-area commercial customers were asked to limit usage wherever possible during February's "perfect storm," no local residential customers were affected. And the business curtailment was short-lived. Four days after making the energy conservation requests, Summit notified the customers to tell them they no longer had to reduce usage.

Phil Marcum, senior manager of Business Development at Summit, explained why some customers were asked to conserve gas.

"Most of our natural gas for the Midwest comes out of Texas, Oklahoma and even southern Kansas. We were having a relatively mild winter compared to normal winters, so production and storage was down. Then all of a sudden, we get this big surge in consumption and the wells had to start pumping but because of the abnormally cold temperatures, the pumps were freezing up. In fact, nearly all the wells in Texas and several in Oklahoma froze up and could not produce, so that caused a scramble for everyone and an increase in prices," he said.

provide uninterrupted service to our residential customers and our more human-needs type customers like hospitals and residential care facilities. No one in the Lake area was in danger of losing service. Our winter operating plan is solid and the only thing that made it a little close is that there are a lot more people living full time at the Lake this year because of COVID."

Marcum said if they see that trend continuing, next winter they will increase their reserves, especially when a significant weather event is in the forecast.

Summit, which has been in the Lake area since 2012, now has 387 miles of pipe in at Lake of the Ozarks and continues to expand by adding approximately 100 new customers per year.

"We're actively marketing the entire area - both the east side and the west side - to add more customers at the Lake. It is expensive to do work there because it's mostly solid rock but whenever it's feasible, we provide service to anyone who wants it. When someone requests service, we canvass the neighborhood, leave door hangers and go door-to-door to talk to people to get as many

run the service lines at no cost to folks who want to hook up," he said.

To request service, visit <https://summitnaturalgas.com/request-service> and fill out the online form or call the number posted.

Summit, which serves more than 40,000 homes and businesses in Colorado, Missouri, and Maine, decided to make the move to the Lake because of the positive response received to a 10,000-postcard survey conducted in 2009. According to Summit officials, 15 to 20 percent of the cards came back with all but a few saying they would be interested in hooking up to the service if it became available. Company officials then obtained franchise agreements with municipalities that allow Summit to run its lines through easements. In return, 3 percent of all gas bills will be given to the municipalities and counties in unincorporated areas. They began construction on Phase 1 of its \$100 million natural gas project on Monday, July 23 in front of the Save-A-Lot Grocery Store in Laurie, then continued laying pipe along Highway 5 in Gravois Mills, Laurie and Sunrise Beach on the west side and



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New amenity will let property owners make year-round splash

By Nancy Zoellner

Living within the boundaries of the Four Seasons Property Owners Association is about to get better. That's because the POA Board of Directors voted to move forward with construction of a year-round aquatic center – and no increase in assessments in the foreseeable future will be required to build it.

The facility will back up to Horseshoe Bend Parkway and be built catty corner to the Four Seasons Community Center, on the side closest to the Lodge of Four Seasons entrance.

According to Mary Bustin, president of the POA board, although details are still being finalized, she could say that the current plans for the center include both an indoor pool and an outdoor pool. The indoor pool will be more of a traditional lap pool but will feature lanai doors on one or more sides that can be opened during the summer to provide an open-air feel. If finances allow, the indoor portion might also include a hot tub. The outdoor pool will most likely include a splash pad.

"Over the years, surveys have been done and, in terms of amenities, an indoor pool has always been at the top of the list, but the board has been looking at the idea more closely over the last four years. It was pushed to the top of the list when Regency pool developed issues that would be very costly to fix," she said, adding that the best "fix" would be to tear it out, address problems with the ground around and under the pool, and then rebuild.

"However, Regency pool is the smallest of the pools, and there's no room to expand it or add more parking. So that leads to the other issue we've been looking at – overcrowding at the pools. On hot days and weekends – especially holiday weekends – the pools are frequently packed. The area is growing and the makeup is changing. This was once a retirement community, but we now have a lot of younger families living here and they're in homes on second-tier properties. Those people don't have the lake to swim in, so they use the pools. It was a combination of those two things that convinced us

that, although the people who use the Regency pool understandably don't want to lose it, building an aquatic center with two pools nearby would be the best solution for the entire community," she said.

The Regency pool is scheduled to remain open until the end of the 2021 season, as long as it can be maintained safely at a reasonable cost. The expectation is that by the summer of 2022, the aquatic center will be open.

Once the board decided to move ahead with the aquatic center project, they drew up a wish list, then whittled it down to a size that would meet the needs of the community while not requiring an increase in assessments, which many said they were against. Although the POA board was still in the process of working with Peckham Architects of Columbia and getting final drawings and bids at the time of the interview for this story, Bustin said they planned to use a design that would allow them to expand the center and add more features in the future.

With more than 3,000 undeveloped lots available, the board expects many more homes to be built in coming years.

And more homes are desperately needed.

Across the country, the housing market has been struggling to keep up with demand but at the Lake, the need has become even more critical – especially after many people who suddenly found themselves working from home decided they could do that just as easily at Lake of the Ozarks. However, even before COVID, municipalities all around the Lake area were re-examining their fee structures and building restrictions to make it easier and more economically feasible to build.

The POA did the same.

"We lowered our building fees, the ACC (Architectural Control Committee) meets twice a month to review plans and when there are issues, Jay Prince quickly addresses them because we want to be 'builder friendly.' We have several contractors who like to build here because they know what to expect and they know our guidelines protect the value of their

homes," Bustin said.

Greg Sullens, co-owner of Sullens and Gorham Home Builders LLC, is one. Although he has been contracted to build homes all around the Lake area, nearly all his spec homes have been built – or will be built – in the Village of Four Seasons, most of which is inside POA boundaries.

However, he said that this year, building homes has come with a new set of challenges. While COVID did nothing but help business at the Lake, it also forced many factories around the nation to shut down, which resulted in disruptions in the building material supply chain.

"I built a home for a client who moved here from St. Louis, I built a home for a client who moved here from Minnesota and I'm currently building a home for a client who is moving here from Virginia so there's a lot going on and it's positive for our economy – tremendously positive – but getting materials is crazy, appliances are taking forever, and the cost of building is going to be higher," Sullens said. "Lumber prices have really gone up! A 4-by-8 sheet, 7/16 thick OSB used to be around \$11 a sheet and now they're \$30 a sheet; 2-by-4 studs were \$5 to \$6 per stud and now I'm paying \$12 and \$14 a stud."

Do your homework before signing a contract.

With the high demand for homes and the availability of lots, it's important than ever to check out a builder before hiring him or her.

"Some builders charge differently than others. I personally charge cost plus, but there are builders who will build at a fixed cost, and that can cost you a lot more, so buyers should make sure they know up front how the builder will come up with the cost," Sullens advised. "However, the most important advice I could give is to only hire someone who is willing to provide the names and phone numbers of the people who have purchased the last three or four homes they've built. Then call those people and ask questions. If a builder isn't willing to provide those names, steer clear!"

"Insurance Talk"

with Kyle Harrison of Golden Rule Insurance

Health Insurance for Businesses in Missouri

In Missouri, small groups who qualify for insurance are defined as 2 – 50 employees who live in Missouri. Large groups in Missouri are those groups with over 50 employees. Businesses with 50 or fewer full-time employees are not required to offer group health insurance as a benefit for their employees. Usually employees must be "full-time" in order to qualify for group insurance under an employer. A full-time employee in Missouri is usually defined as an employee who works 30 or more hours per week. However, coverage may be offered to "part-time" employees (or employees working less than 30 hours per week) as long as the employer offers the same coverage that is being offered to all similarly situated employees. It is against the law for any employer to discriminate against any similarly situated employees for any reason including any past or current medical issues.

Benefits of Having Group Insurance in Missouri

For employers, health insurance for employees is typically one of the most expensive costs for the business. The initial cost of getting insurance may seem overwhelming and sometimes financially impossible. However, as many employers now know, health insurance is a powerful benefit that can be used to attract and maintain some of the best employees for the business.

One way to save money on group health insurance is by becoming a member of your local Chamber of Commerce. Members of the Missouri Chamber of Commerce qualify for multiple employer welfare arrangement (MEWA) plans for insurance. MEWA plans are a way for smaller companies to offer benefits to employees outside of the health insurance exchanges that are run by the government. Instead, MEWA insurance uses the risk shared amongst its members.

One question commonly asked is how many of my full-time employees must obtain the coverage offered by the employer for the coverage to be effective?

By law, the employer must pay at a minimum 50% of the employee costs for insurance through the small group plan. For example, the employer would have to pay half of the monthly premiums for each full-time employee. If the employer pays the minimum (50%) of each employee plan, then only 75% of the full-time employees that do not qualify for a waiver must obtain health



Kyle Harrison

coverage for the coverage to become for the whole group. However, many employees who do not want coverage, qualify for a waiver and do not count against the group. For instance, a full-time employee qualifies for a waiver if she/he has coverage through a spouse's place of employment. Other waivers also apply.

If an employer decides to pay for 100% of the costs for the employees' insurance, then all full-time employees who qualify for the insurance must obtain insurance for the group coverage to become effective. One thing a small business may not consider or initially realize is that the capital the business contributes towards health insurance for employees qualifies as a business expense and is tax deductible.

How to Purchase Group Health Insurance

There are different ways an employer can decide to shop for and purchase group health insurance. One way is by using The Small Business Health Options Program (SHOP). SHOP is an online tool for small business owners who are looking for group health coverage.

A second way for an employer to look for group health insurance is through insurance carriers. Insurance carriers maintain their own websites that employers can use to get detailed information about that insurance carrier's plans and coverage. Employers can use these insurance carriers websites to shop and purchase health insurance products offered by these specific carriers.

A third way for an employer to look for group health insurance is through agents and brokers. There are two types of agents/brokers. The first type of agents/brokers is captive agents. Captive agents sell for one carrier and can only provide quotes for plans sold by the carrier they represent. The second type of agents/brokers are independent agents. Independent agents can provide multiple quotes from multiple insurance carriers.

Kyle Harrison is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731.

A 'Yes' vote is needed

By Nancy Zoellner

Horseshoe Bend is known for having some of the best quality, well-maintained roads in the Lake area.

If residents want to maintain that level of service, they will need to show up at the polls on April 6 and vote to continue the levy that makes it all possible.

The ballot measure asks, "Shall the Horseshoe Bend Special Road District #1 retain the present 35-cent extra levy on the one hundred dollars assessed valuation for a four-year period?"

Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District (HB-SRD), said it was important to remember that it is not a tax increase – it is simply an extension of the levy that has been collected since the special road district was formed in 1962.

In fact, he said even though costs have risen greatly over the years, the district has never requested an increase in the levy, which, according to the way it was set up, must be approved by the voters every four years.

The road district covers all public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. Although the roads belong to Camden County, the district has all maintenance responsibility. Currently, there are about 85 miles of road, or 170 lane miles, in the system. Street signs with white lettering and a green background indicate the road is a county road and maintained by the HBSRD. Signs with green lettering and a white background indicate the road is private and not maintained by the road district.

In addition to maintaining the roads and building new roads as houses are built, the

district also handles brush control and tree trimming on the easements, it keeps the ditches clear, restripes the roads and maintains a system of hiking and biking trails. Trails within the Village of Four Seasons are funded by the Village. Two existing trails outside the Village were funded by the Lodge of Four Seasons; one was paid for by the road district.

The only job subcontracted is paving, which is done on an annual, rotating basis. Roads to be resurfaced in 2021 include Carol Road, Osage Road, Osage Court, Apache Road, Windjammer Estates Drive, Tidewater Court, Lakeshore Drive, Pointe Court, Sioux Road and Mohawk Court.

According to Luttrell, the tax levy has always been approved by a wide margin. However, in earlier interviews, board members said they are always concerned that people who want the levy passed will stay home, just assuming that it will be, but those who don't want to spend the money will get out and vote against it – or new residents will wrongly think it is a new tax and vote against it.

Slightly more than 70 percent of the road district's annual operating budget comes from the levy. The balance comes from several different categories including the road and bridge tax and public utilities taxes.

Luttrell said if the measure didn't pass, they would have to cut back in every area. "I can't even tell you how bad it would be if it didn't pass. I don't think our residents would like it at all."

Those who are interested in learning more can attend the next board meeting, set for 10 a.m. Wednesday, March 17 at district headquarters, 134 Verbena Road.

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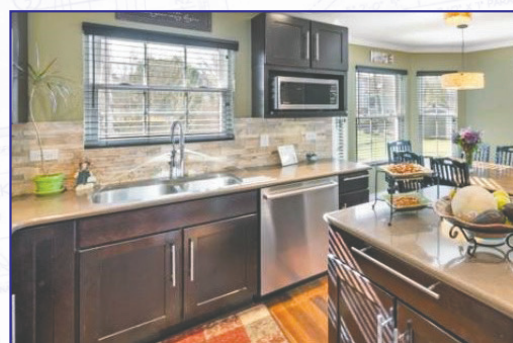


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Businesses asked to go to bat for area kids

By Nancy Zoellner

Businesses can be a 'big hit' with the community, help keep the cost of playing baseball, softball and T-ball low and make hundreds – maybe thousands – of impressions with potential customers through the Osage Beach Sports Sponsorship Program.

Matt Vandervoort, Parks and Recreation manager for the city of Osage Beach, said along with starting youth league registration this March, the city has also started looking for business sponsors for the program.

"We really have something for every spending level, if a business just wants to get involved and help the youth of the area. A team sponsorship, which allows that business to have its name on the back of the jersey, is just \$300. And you get to pick the team you want to sponsor. We typically have around 10 T-ball teams, six coach-pitch teams and around a dozen older teams playing so there are plenty of opportunities," he said, adding that although several of the teams are usually sponsored by busi-

nesses that belong to players' parents, others were not. "It's a nice, friendly, feel-good way to get your name out in front of the public. The younger kids just play in Osage Beach, but



our older kids go on the road to places like Eldon and California so a lot of people will see their business name."

Vandervoort said they also have several sports board advertisement packages that range from \$275, for a sign that hangs all summer at one of the

ball fields, to \$750, which provides sports board advertisements on all three fields at the Osage Beach City Park for one full year.

Park Promotion Packages

- **Investment 1- \$750 I. Sports board advertisement on all three fields at OB City Park for one year.**
- **Investment 2- \$525 I. Sports board advertisement on two fields at OB City Park for one year.**
- **Investment 3- \$275 I. Sports board advertisement on one field at OB City Park for one year.**
- **Investment 4- \$600 I. One score-board advertisement on choice of soccer field or ball field**
- **Investment 5- \$250 I. One facility advertisement at choice of playground, pond or lake front**
- **Investment 6- \$400 I. One dug-out advertisement choice of fields at the City Park or Penick Park**
- **Investment 7- \$300 I Sponsor included on youth league jerseys – sponsoring one team.**

Other sponsorship programs include radio mentions, inclusion on the city's website and Facebook page and more.

Vandervoort said the money raised through the sponsorships are used to defray the costs of the program, which allows the city to keep the registration fees affordable.

"We provide shirts for the teams, and we buy a lot of balls every year – practice balls and play balls -- anywhere from 12 to 20 dozen baseballs and 10 to 15 dozen softballs. The money also helps pay for umpire fees and equipment – bats, helmets, and catcher's gear – things like that, for the recreational teams," he said.

Last year's season was delayed by COVID-19. However, this year, unless something changes at the state level, they will be returning to their normal schedule, which means practices will begin the first week in April and games will start the first week in May.

"We're going to honor whatever the state hands down as far as requirements but currently, players are not going to be required to wear masks while playing. Our league governing board will be meeting and discussing it a little more

because we want to make the best decision for everyone. We're looking at whether everyone – players and coaches – will need to wear masks while they're in the dugout but if we do that, they won't be worn on the field. Players are already quite a distance from each other," he said.

In the meantime, players have until March 16 to register for T-ball, coach pitch, baseball and softball through the Osage Beach Parks and Recreation Program. To register, visit www.osagebeach.org or attend one of two in-person registration clinic days, planned for 10 a.m. to 1 p.m. both March 6 and March 13 at Osage Beach City Park concessions. Updates or changes will be posted on the Osage Beach Parks and Recreation Facebook page.

For more information on sponsoring a team or participating in the promotional packages, visit the City's website www.osagebeach.org, or call Vandervoort at 573-302-2000, extension 3000 or email him at mvandervoort@osagebeach.org.



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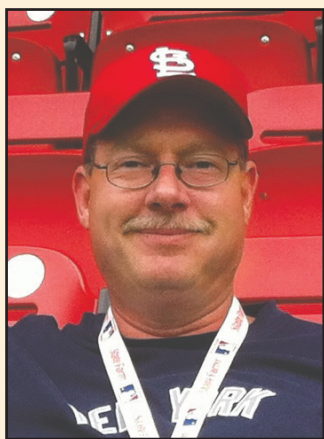
Spring Into Action

As I write this column I am stuck at home and have been for the past five days due to the snow and freezing temperatures that have invaded our beautiful Lake of the Ozarks. But as I sit and look out of the window at the snow covered trees, see pictures of the lake frozen over and finally see the sun shining, I am reminded that spring is right around the corner. The vacation rental season will be upon us before we know it!

Due to Covid19 we had our best year ever in the history of our company and if early bookings are any indication, then this year is shaping up to be similar to last year. Currently we are up 99% in future bookings over the same time last year (keep in mind we were getting more cancellations than reservations) and we are up 57% in future bookings when compared to 2019.

With that in mind you need to be ready for your guests who will be arriving starting in May. Each year to properly prepare for the upcoming season we have all of our properties "spring cleaned" and go over preventive maintenance items, including having the HVAC inspected as well as sinks, toilets, outlets, docks, etc. We have found that it is more cost effective to "prevent" maintenance items than it is to "react" to maintenance issues.

For instance, changing out an old flapper in your toilet tank for \$5.00 prior to the season can save you \$50.00 or more during the season when the guest cannot sleep due to a running toilet. Probably the most important item to ensure is in good working order is your HVAC system. A spring inspection by a professional company can tell if you



Russell Burdette

are low on coolant, have a leak or other possible issues that will be less expensive to fix before the season starts than later with a guest in house. One of our owners was told during this inspection that he needed a new HVAC system. He thought he could get one more year out of it. The week before July 4th weekend, it completely died. He lost two rentals totaling around \$5000.00 waiting for the new system to be installed. Had he replaced it in the spring that lost money would have covered most of his new system.

The spring is also a good time to clean all those areas of the home or condo that you cannot clean between every guest during the busiest times. We pull out the beds and clean under them, flip the mattresses, clean the baseboards, the utility rooms, ceiling fans, kitchen cabinets, etc. All those places that don't get cleaned as often as you would like during the summer months.

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 rus-sell@yourlakevacation.com.

What you need to know before considering buying a business

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Purchasing a business can be a highly profitable way to jump into the world of entrepreneurship. When you buy a business, your start-up costs are non-existent, your team is already assembled, your business has existing customers and vendor relationships, and processes are already in place. In other words, you have a huge head start towards success.

Purchasing an existing business, however, does not guarantee success. First, you need to do your research to determine if the business is worth pursuing.

Investing in a business requires the same approach you'd take before making any investment. It should also provide the same outcome - a significant return over time.

A business can return high profits, but it's also a riskier way to invest your savings. To mitigate your risk, study the past performance and current condition of the business. You'll also want to consult with professionals in the same industry and those who are familiar with the business to help evaluate its prospects for the future. Do your due diligence and learn as much as possible about the business so you can make an intelligent and informed decision.

Gather as much data on the business as you can before you decide to purchase. The best way to do this is to sit down with the current owner and ask these four critical questions.

Question 1: Why Is the Owner Selling the Business?

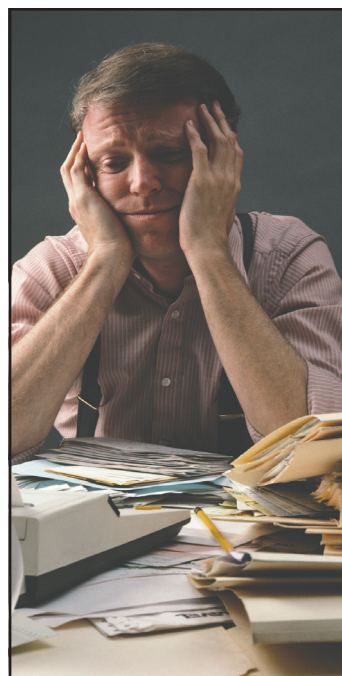
This is one of the most important questions and the one you should ask first when considering a purchase. Context is key to any sale. If the owner is retiring, going through a life change or selling for another purpose with complete transparency, this could be a good sign that the opportunity is worth exploring. If, however, the owner is looking to sell quickly or not providing a clear reason for the sale, proceed with caution.

Try to uncover as many details as you can about why the owner wants to sell. The fact

is that most business owners don't walk away from profitable businesses unless they have strong personal reasons to do so.

Question 2: What are the Financials?

Is the business in the red or the black? And why? Dig deep and get as much insight and context into cash flow, investments, payment terms, and liabilities as possible. The owner



should be able to easily provide you with this documentation, show you the money flowing in and out of the business, and give you a strong sense of the financial health of the company.

Question 3: What is the Business' Reputation?

Perception is reality. If other businesses or leaders in the company's industry have a poor perception of the brand you're considering purchasing, that should weigh heavily on your decision to buy.

Purchasing a business that requires immediate reputation management - whether from mismanagement or consumer mistrust in the product or service - may be a way to get a solid deal on the purchase. However, repairing a brand's reputation requires capital and a long term commitment to turning things around. If you're buying a business that you plan to be deeply involved with for years, and you're confident in your ability to positively impact the culture,

a fixer-upper business could be a steal.

On the flip side, a well-respected business with an owner whose identity is deeply intertwined with the identity of the company means you'll have big shoes to fill and your decisions as the new owner will be scrutinized. This is also something to seriously consider if you're looking to make the company your own.

Question 4: Does the Purchase Include Everything You Need to Seamlessly Run the Business?

Make sure the purchase includes all of the essentials that you need to get up and running once the purchase is complete. This could include leases, contracts, customer lists, patents, trademarks, service marks, trade names, essential employees and any other element of what's made the business operable and successful up to the time of the sale.

Consult your partners, mentors and others you trust before jumping in.

Buying a business is a big decision that's going to require your long-term dedication. You're not just investing in a company or a product; you're investing in the customers and vendors you support and in the livelihoods of the people you employ. It's not a decision to make quickly or without insight from a small, core group of people you trust, like a SCORE mentor.

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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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.



Real Estate and Lake News with C. Michael Elliott

BILLION DOLLAR YEAR

2017-2020 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2017	967	\$325,646,002	130	\$336,759		
2018	885	\$320,159,844	120	\$361,763	-8%	-2%
2019	895	\$331,585,146	121	\$370,486	1%	4%
2020	1257	\$575,294,509	93	\$457,673	40%	73%
Residential, Villas & Townhomes Offshore						
2017	1032	\$155,352,087	128	\$150,535		
2018	1084	\$164,704,013	114	\$151,941	5%	6%
2019	1069	\$179,032,022	105	\$167,476	-1%	9%
2020	1284	\$253,912,193	103	\$197,751	20%	42%
Waterfront Lots						
2017	95	\$11,131,250	222	\$117,171		
2018	86	\$10,322,050	208	\$120,024	-9%	-7%
2019	78	\$10,361,822	193	\$132,844	-9%	0%
2020	198	\$34,064,800	250	\$172,044	154%	229%
Other Lots & Lands						
2017	178	\$6,618,754	150	\$37,184		
2018	254	\$7,638,218	186	\$30,072	43%	15%
2019	276	\$10,701,199	129	\$38,772	9%	40%
2020	376	\$17,226,147	157	\$45,814	36%	61%
Condos & Timeshares						
2017	895	\$141,244,805	132	\$157,815		
2018	850	\$140,001,652	119	\$164,708	-5%	-1%
2019	858	\$151,349,815	101	\$176,398	1%	8%
2020	1159	\$243,185,356	86	\$209,823	35%	61%
Commercial Properties						
2017	59	\$16,619,484	294	\$281,686		
2018	77	\$19,706,018	322	\$255,922	31%	19%
2019	77	\$24,900,882	151	\$323,388	0%	26%
2020	104	\$36,522,785	208	\$351,181	35%	47%
Farm						
2017	21	\$5,152,795	86	\$245,371		
2018	21	\$6,574,000	99	\$313,048	0%	28%
2019	20	\$5,434,000	113	\$271,700	-5%	-17%
2020	28	\$11,558,075	110	\$412,788	40%	113%
Homes Over a Million						
2017	29	\$42,609,670	143	\$1,469,299		
2018	28	\$47,533,900	237	\$1,698,354	-3%	12%
2019	26	\$37,497,750	149	\$1,442,221	-7%	-21%
2020	84	\$129,539,840	97	\$1,542,141	223%	245%

Year	Total	Volume
2017	3247	\$661,765,177
2018	3257	\$669,105,795
2019	3273	\$713,364,866
2020	4406	\$1,171,763,865

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 Jan 1 through Dec. 31 of 2017, 2018, 2019 and 2020. The data collected for this report is information that was reported to the MLS as of January 11, 2021.

Crossword Puzzle

THEME: MARCH MADNESS

ACROSS

- 1. Theories
- 5. T in Greek
- 8. Tarzan’s mom, e.g.
- 11. Mohammad Reza Pahlavi, e.g.
- 12. Ingredient in talcum powder
- 13. Spectator
- 15. 5,280 feet
- 16. Tiny river
- 17. Note taker
- 18. *Last NCAA basketball winner
- 20. Any day now
- 21. Antiquarian’s concern, pl.
- 22. Diana Ross and Michael Jackson movie, with The
- 23. Saw a nightmare
- 26. Caribbean rattles
- 30. Witch’s spell
- 31. Flocked-to destinations
- 34. Goo or slime
- 35. Plural of ostium
- 37. Leo mo.
- 38. Eurasian goat-like antelope
- 39. Showing signs of use
- 40. “Yo, ____!”
- 42. *Nothing but it
- 43. Wrap a baby
- 45. * ____ -elimination
- 47. Outrage
- 48. Fraternity K
- 50. One of the Bridges
- 52. * ____ 1 schools only
- 55. ____ less but pennywise
- 56. Decanter
- 57. In a frenzy
- 59. Threesome
- 60. Turkish monetary unit, plural
- 61. Dumpy establishment
- 62. Common conjunction
- 63. New York time
- 64. Male deer

Solution page 13

DOWN

- 1. Singular of #1 Across
- 2. Rikers Island weapon
- 3. Burkina Faso neighbor
- 4. Himalayan mountaineer
- 5. Tarnish
- 6. “ ____ fair in love & war”
- 7. *School with most NCAA basketball titles
- 8. Choir member
- 9. Hammer part
- 10. Blunder
- 12. Sad, to mademoiselle
- 13. Radio studio sign
- 14. *Mid-major school that’s become major powerhouse
- 19. Kind of ray
- 22. Is no longer
- 23. Arabian sailing vessels
- 24. Restart from seed
- 25. Uncredited actor
- 26. The Wise Men
- 27. Acting as a prompter
- 28. Snow impression
- 29. Eric Heiden’s “shoe”
- 32. *Oklahoma State’s super freshman ____ Cunningham
- 33. Mixed breed puppy
- 36. *2021 NCAA Tournament location
- 38. What Edward Scissorhands does
- 40. Stout relative
- 41. Dream big
- 44. Ancient Celtic priest
- 46. Water nymphs
- 48. Fuzzy fruit, pl.
- 49. Deflect
- 50. Sanders’ campaign slogan “Feel the ____”
- 51. “National Velvet” author Bagnold
- 52. Expunge
- 53. Fail to mention
- 54. Scotia preceeder
- 55. School-related org.
- 58. Liquor store pony

CROSSWORD														
1	2	3	4			5	6	7			8	9	10	
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55						56					57			58
59						60					61			
62						63					64			



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GOVERNOR MCCLURG EXCURSION BOAT

The golden age for big excursion boats at the east end of Lake of the Ozarks was from the 1930s to the early 1980s. Early boats of special memory include the Tuscumbia, the Gravois, the Niangua, the Osage Chief, the Ozark Clipper, the Idle Times,

and of course the Governor McClurg. Of late the Captain Larry Don and the Commander sit in dock aging and wasting away. The only excursion boat in current operation is the Tom Sawyer.

All of these boats have a special place in the heart of the people who knew them, rode them

and enjoyed them and many of those came to the Lake on their high school senior trip and took an evening dance cruise. We used to hear these boats running the Lake late at night, their bands and orchestras livening up the moonlit waters with music that could be heard from shore to shore.

One of the most popular boats of the 1950s and 60s was the Governor McClurg, which sailed out of Bridgeport at the west end of the Grand Glaize Bridge (see photo, photographer unknown). Born as a ferry boat that carried cars across the Lake before the Niangua and Hurricane Deck bridges were built, it was converted to an excursion boat in 1939 after the bridges opened to highway traffic. The Governor McClurg had a capacity for 150 people and guests had a choice of a daytime or night-time trip. Charter trips could be arranged, as were most senior trips. The adult fair for a trip on the Governor McClurg in the 1940s was just 50 cents. The boat was named for Gov. Joseph W. McClurg, the most distinguished citizen of old Linn Creek in the 19th century. McClurg was elected Governor of Missouri in 1868. He died Dec. 2, 1900. ■

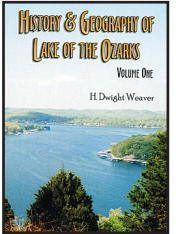
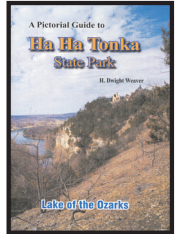
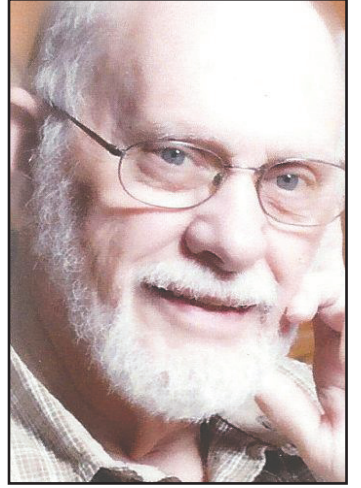
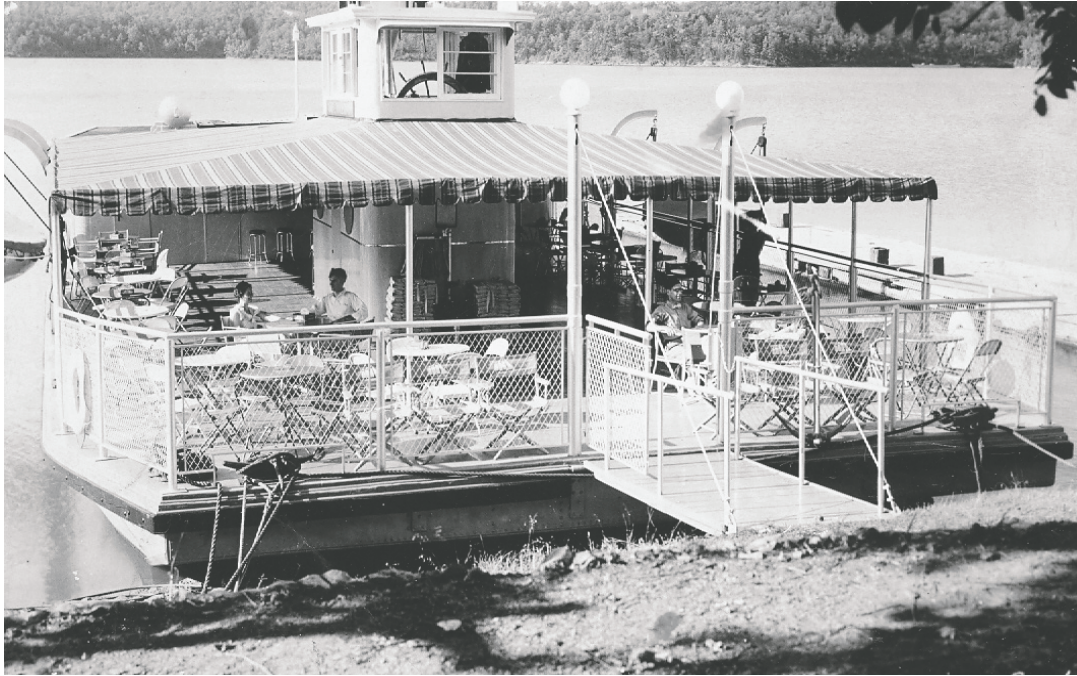
We present these past Glimpses in retrospect. Dwight passed away in late November, 2020.

This historical sketch is from the collection of H. Dwight

Weaver and ran in May, 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.



Smart Security

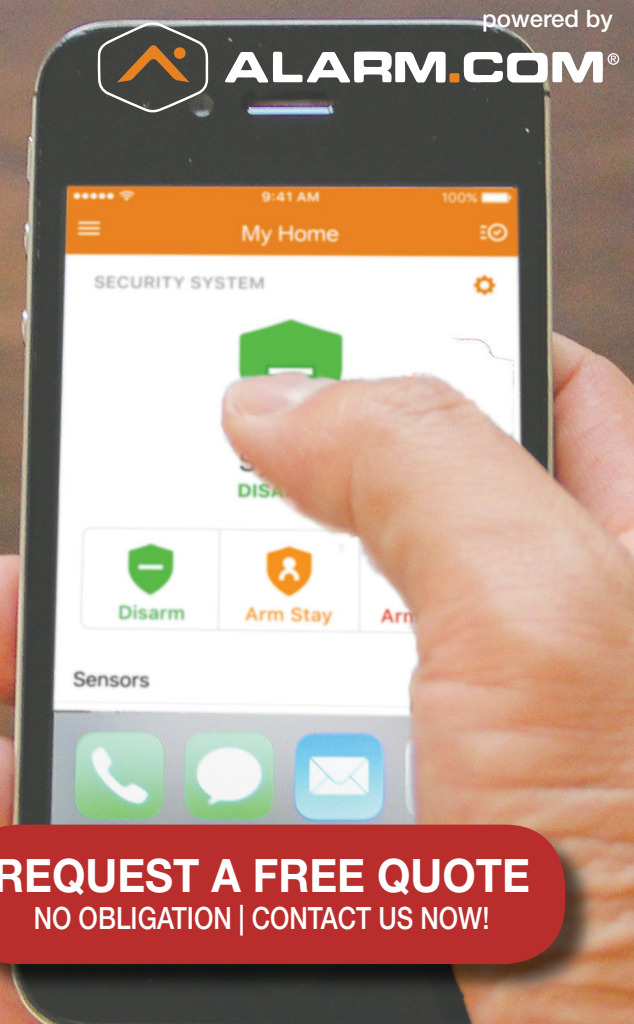
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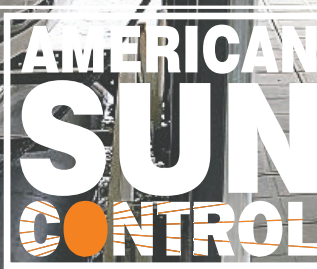
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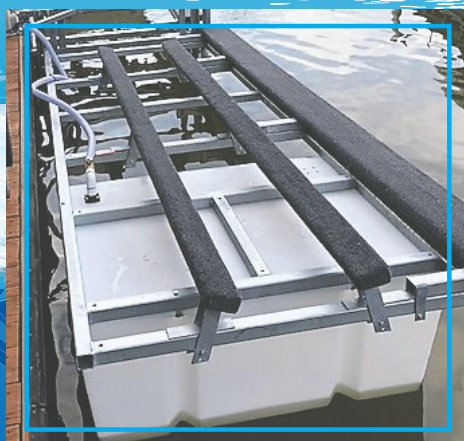


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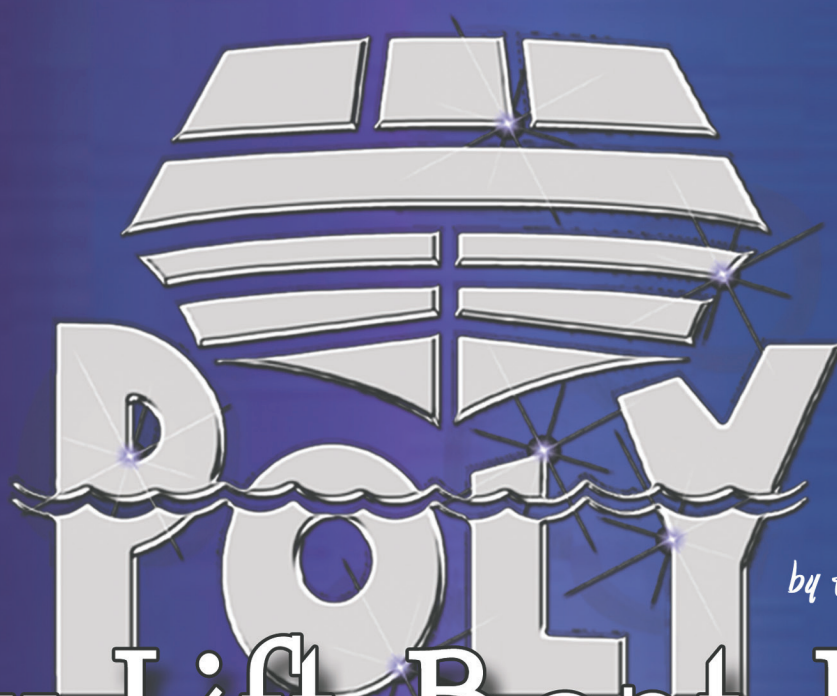
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