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VOL. 16 -- ISSUE 4

APRIL, 2020



NEWS IN BRIEF



Play Ball!

Though virus may delay opening, work continues on ballpark. Pg. 15

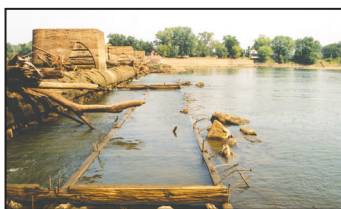
Looking to Tomorrow

Company offers quicker, less expensive route to home ownership. Pg. 14



Curves Ahead

Coronavirus COVID-19 Pandemic has put the brakes on spring car shows. Pg. 4



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19



Crossword

Fill in the blanks on: 21 Solution: 16

COVID-19 CARES Act News

The Coronavirus disease 2019 or COVID-19 is a new form of Coronavirus, and like MERS-CoV and SARS-CoV originated with a believed animal to person infection from a bat—the epicenter in Wuhan, Hubei Province, China in late 2019.

Since then hundreds of thousands of cases have been reported and tens of thousands have died as a result. In the US, at the time of writing 150,000+ have contracted the illness and nearly 3,000 have died. In Missouri 903 cases are known, with 12 deaths attributed to it.

In response to the pandemic, the federal government has passed sweeping legislation to help offset the crippling economic impact of the outbreak. Our coverage includes this, and local related information.

COVID-19 Economic Relief Plan for Business and Individuals:

Paycheck Protection Program - emergency loans, administered by the Small Business Administration (SBA) under its 7(a) lending program, provides small businesses federally-insured partially forgivable loans. The maximum loan size is equivalent to 250 percent of the employer's average monthly payroll costs or \$10 million, whichever is less. Payroll costs include wages, salaries, retire-

ment plan payments, health-care benefits, and other expenses. The program includes six months to a year of deferred repayment, fee waivers, and reduced application requirements. Borrowers are eligible for loan forgiveness equivalent to the sum spent on covered expenses during the eight-week period after the loan is originated. To qualify for forgiveness employers must maintain their pre-crisis level of full-time equivalent employees. Forgiveness is reduced proportionately for fewer employees. Because many businesses have already made employee reductions, the legislation includes a clause that allows them to qualify for loan forgiveness if they have rehired back to pre-crisis levels by June 30, 2020.

EIDL - The CARES Act also offers self-employed and small businesses \$10,000 in advance through an Emergency Economic Injury Disaster Loan (EIDL)—that doesn't need to be repaid—even if they do not qualify for an SBA loan. It provides loans up to \$200,000.

Sole proprietors, ESOPS, co-operatives, businesses with less than 500 employees and others can apply. Through EIDL, administered by the SBA, applicants don't have to submit

a tax return, and will be evaluated based on their credit score. The SBA will provide the money within three days of a successfully completed application—as an advance payment.

There is no personal guarantee required for the loans. The SBA is waiving the requirement that businesses have one year of operation prior to the disaster. But businesses are not eligible if they were not in operation on Jan. 1, 2020. \$10 billion is available for this program.

Recovery Payments - \$1,200 for adults (\$2,400 for joint incomes). Adults with children will receive a flat \$500 for each child under 16. The payments are not taxable. Graduated amounts will be paid at \$75,000 for singles, \$112,500 for heads of household, and \$150,000 for couples at 5 percent per dollar of income. It phases out entirely at \$99,000 for single taxpayers with no children and \$198,000 for joint taxpayers with no children. 2019 or 2018 tax returns will be used but taxpayers eligible for a larger rebate based on 2020 income will receive it in the 2020 tax season. Taxpayers with higher incomes in 2020 will see the overpayment associated with their rebate forgiven. For example, a single taxpayer with \$100,000 in 2019 income would

not receive an payment but would receive the \$1,200 credit on their 2020 return if their income for the year fell below the limit. On the other hand, a single taxpayer with \$35,000 in income receives a \$1,200 advance payment but would not have to pay the rebate back on the 2020 return if they make over \$99,000 this year.

Refundable Payroll Tax Credit

- Employers can get a 50% refundable payroll tax credit on wages paid to an employee up to \$100,000 during this crisis, for businesses affected by shutdowns, and those experiencing a 50% or more decrease in gross receipts compared to last year. The credit is for employees currently paid but not working for companies with 100 or more employees and for all paid employees for companies with fewer than 100 employees.

Unemployment Insurance - now includes an additional \$600 per week for four months, and extends the length of benefits for recipients. The government will provide temporary full funding for the first week for states with no waiting period and extend benefits for 13 additional weeks through December 31 after state benefits end.

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LakeMansions.com

Luxury Waterfront Homes
Lake of the Ozarks

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

C. Michael Elliott & Associates, Realtors
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Armchair Pilot

By Nancy Zoellner-Hogland

THE COMBINATION OF government orders and public health recommendations to stay at home during the coronavirus outbreak sparked a steep decline in traffic at U.S. hotels and airports, pointing to a devastating year for the travel industry, reported Skift, an online travel news source. Major hotels across the U.S. reported a 50 to 75 percent drop in hotel occupancy levels. Although a huge celebratory rebound is expected as the pandemic ends, many feel the crisis will result in a 30 percent decline in the travel industry for 2020.

AIRLINES WILL BE GETTING some help. The \$32 billion aviation bailout package from the federal government, created to offset losses caused by the coronavirus crisis, will provide passenger airlines with \$25 billion in financial assistance, cargo air carriers with \$4 billion and airline contractors will receive \$3 billion. The money can only be used for "the continuation of employee wages, salaries, and benefits." If the airlines accept bailout money, they cannot furlough employees or reduce pay rates and benefits until after Sept. 30, 2020, they can't buy-back their own shares through Sept. 30, 2021 and they can't pay dividends or other capital distributions on the common stock through Sept. 30, 2021. In addition, they'll be required to limit officer salaries to whatever they received in 2019 through March 2022. Severance packages and executive compensation will also be limited.

UNFORTUNATELY, airline passengers won't fare as well. Although European Union regulations require airlines to refund canceled flights. U.S. airlines don't have the same requirements and that's resulted in a mish-mosh of policies for rebooking and refunds. Those policies have been further confused by loyalty programs. For instance, American Airlines offers free flight changes for flights booked by March 1 for travel through May 31, and

flights booked between March 1 and April 15 for any future flight. Refunds are only offered in the form of vouchers. However, flights booked on Delta Airlines for travel between March 1 and April 15 can be rebooked for free for up to a year from the purchase date, but you must fly by March 12, 2021. If Delta cancels your flight, a full refund is granted, otherwise, only eCredit is offered.

THE CENTERS FOR DISEASE CONTROL and Prevention issued updated guidelines as the coronavirus continues to spread around the United States. The new guidelines instruct carriers to report "ill travelers from any country" who have a fever or symptoms of the virus. When they carry a sick passenger they are instructed to use "enhanced cleaning procedures," including cleaning all soft surfaces – seats and seat belts – within six feet of that sick passenger. Hard surfaces are to be cleaned with special disinfectant products that have "EPA-approved emerging viral pathogens claims that are expected to be effective against the virus that causes COVID-19," according to the agency. If there are no sick passengers on a flight then the cabin crew can stick to "routine" cleaning procedures. United Airlines takes it a step further when one of their own gets sick. In a letter to employees, the airline said in addition to contacting other employees who may have come in contact with the person suspected of having COVID-19, they isolate and sanitize any suspected, impacted workspaces. If a crew member is diagnosed with COVID-19, the aircraft upon which they worked is taken out of service immediately and undergoes a deep cleaning. Two airline employees recently passed away from complications of the virus – an American Airline Philadelphia-based flight attendant and a United ramp worker at Newark Liberty Airport.

WHEN LIFE does get back to normal and families are once again enjoying vacations, it's important to keep homes secure. Travel and Leisure magazine shared these tips from Amazon to ward off unwelcome houseguests: Check ev-

ery window and door to make sure they're locked before you leave. And don't just lock sliding doors – also reinforce the base of the doors and any sliding windows with a stick that fits snugly in the track. Ask a neighbor that you trust to pick up mail and packages and hold them until you get home. Make it look like someone is home by using timers to turn lights off and on and leave a car parked in the driveway. Don't broadcast your absence on social media. And of course, Amazon offers a wide variety of smart home products that provide additional security options.

In the meantime, learning and discovery don't have to stop just because you're temporarily stuck at home. In fact, a virtual vacation with TripSavvy.com might be just what the doctor ordered to give you a fresh outlook and get your mind off the latest confirmed count. Trip Savvy provides links to the 12 best vacations you can take without traveling on their website at <https://www.tripsavvy.com/best-virtual-vacations-around-the-world-4799910>. Armchair voyagers can explore museums, libraries, and historical, religious, and cultural sites – for free and without going through airport security. You're welcome!

MINDFULNESS, SLOWING down and socializing can make you a happier traveler, according to an article in *Afar* online travel magazine. Those beliefs are shared in a college course titled "Psychology and the Good Life," meant to help stressed-out students live happier, more satisfying lives. Yale professor Laurie Santos tells her students that "when we travel, we're not taking part in our usual routines, so it's easy to try out new behaviors that can improve our well-being." She said studies show that people who have unscheduled time, and who commit to unscheduled time, tend to be happier overall than people who don't. Overly scheduling activities makes us feel anxious while unscheduled time allows us to have more of a journey and enjoy more social interaction, providing a much richer travel experience.



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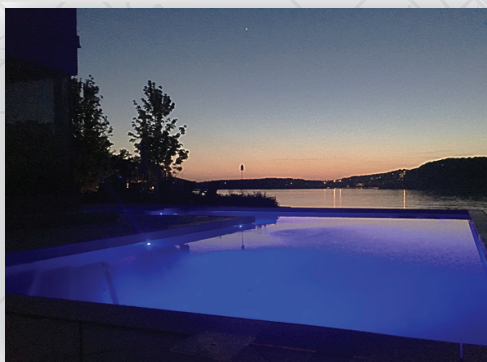
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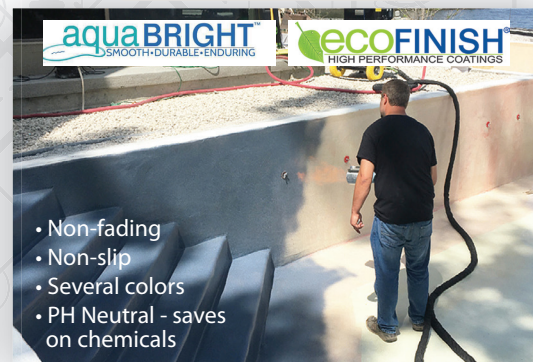
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Coronavirus puts the brakes on local car shows

By Nancy Zoellner-Hogland

You can wait a little longer to dig through the boxes in the garage for the Turtle Wax to spiff up your classic car. Hot Summer Nights, a cruise-in typically held the second Friday of each month from May to September on the historic Bagnell Dam Strip, and the Magic Dragon Street Meet Nationals, originally planned for May 1 through 3 this year, have been postponed.

According to Hot Summer Nights organizer Bob Schwartz, because of the uncertainty surrounding the COVID-19 virus, the committee felt it would be wise to reschedule the May cruise-in, "Invasion of the Rat Rods," to October 10, the second Saturday of the month. The time will also be changed, with the event being held from 11 a.m. to 4 p.m. to take advantage of warmer daytime temperatures and the daylight hours. Until now, the events have always taken place in the evening – during Daylight Saving Time.

"If we have to also move the June event, our current plans are to hold two events in one month – either July or August

– which will still give us five events for the season," Schwartz said. "We're experiencing unprecedented times but we're all doing our best to stay positive and give the public family entertainment for the season. I'd say that currently, the best way to keep updated is to visit our Facebook page, Hot Summer Nights Lake of the Ozarks, MO.

The Magic Dragon Street Meet Nationals, the largest car show of its kind in the Midwest with 1,000 participants and close to 10,000 spectators, has been rescheduled to September 11 to 13. September 11 is also Hot Summer Night's cruise-in, with the theme "Salute to Our Military, Police, Fire Fighters and EMTs as We Remember 9/11." The event will include a parade where veterans are invited to ride down the Strip in classic cars.

The Magic Dragon committee, which said this will result in "One massive show and one legendary weekend, extended a special thank you to the Bagnell Dam Strip Association for accommodating their request to reschedule on that weekend.

"We are excited at the opportunity to host our event on the new established dates and we feel attendees from both our car show as well as Hot Summer Nights will experience some great benefits," said Lake Area Chamber Director, K.C. Cloke. "We will be updating our various platforms with the new dates as well as notifying

our 400 registered attendees, our sponsors, vendors, and the business community supporting the event."

Organizers said they are offering registered participants the choice of a full refund or the opportunity to transfer registration to the new event dates, but need those participants to notify the chamber of their de-

cision via email at CarShow@lakeareachamber.com and include the full name used to register, the vehicle make, model, year, and phone number to assist them in this process. Those who don't use email can call 573-964-1008 during normal business hours of 8 a.m. to 4:30 p.m. Monday through Friday.



The pandemic and government request to 'social distance' has forced organizers to reschedule events that typically draw thousands to the Bagnell Dam Strip in Lake Ozark. Evan Lampe/Lake of the Ozarks Convention and Visitor Bureau photo.

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with Michael Lasson of First State Bank Mortgage

Understanding Why Mortgage Rates Fluctuate

At this point, mortgages across the nation have everyone speculating. While we can't predict what is going to happen over the next several weeks and months, we can take some time to explain mortgage rates. When you are applying for a mortgage at the Lake of the Ozarks, the first question that comes to mind is what rates are available to you. However, mortgage rates are ever-changing, so it's important to know what makes them move up or down. You can count on Team Lasson to help explain why these mortgage rates fluctuate.

How Are Mortgage Rates Determined?

While there are a variety of different factors that affect mortgage rates, the movement of the 10-year Treasury note yield is said to be the best indicator of whether mortgage rates will rise or fall. Mortgages are typically packaged as 30-year products; however, most mortgages are paid off or refinanced within 10 years. The 10-year Treasury note yield is the rate of return that you receive when you invest in this 10-year note. Essentially, you're loaning money to the U.S. government and they're paying you to do so. The yield is important because as mentioned above, it is the benchmark that guides other interest rates, with the exception of adjustable-rate mortgage which follows the federal funds rate. However, even the Federal Reserve watches the 10-year treasury note yield before making its decision to change the federal funds rate. Due to the fact that the 10-year Treasury note is sold at an auction, it indicates the confidence that investors have in economic growth.

The Cause of Rates Rising or Falling

Mortgage rates fluctuate over time as a result of the interaction of the supply and demand for money in the economy. When the economy is growing, the demand for money increases and therefore, interest rates move upward. When economic growth slows or stops, interest rates move back down. One key factor is inflation. Inflation increases prices and deteriorates spending power in the economy, which in turn slows growth. For future homeowners, this



means increased interest rates, making home-buying more expensive. Economic activity is measured across the nation and reported to the Federal Reserve Board. They then take that information to determine whether they want to try to increase interest rates to control growth or decrease rates to spark growth and encourage borrowing. While the federal reserve doesn't directly set the interest rates, they can indirectly influence them by increasing or decreasing the money supply. In addition to regular monitoring by the feds, the financial markets establish benchmarks to understand where interest rates may be headed.

What's Happening On the Mortgage Front Now?

Mortgage rates have plummeted since the beginning of the year to the lowest average in fifty years. This is all as a result of market movements in response to the coronavirus. The Federal Reserve is adjusting short-term interest rates, but mortgage rates are fluctuating based on long-term bond rates. The current lows have already caused a boom in refinancing activity, and the demand among home-buyers remains high, even amidst the short supply of homes for sale.

What does this mean for you? It means that if you have been considering buying or selling a home, the market is at a really interesting point.

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Lake businesses rally to survive coronavirus

By Nancy Zoellner-Hogland

“We’re all in this together.”

That’s the theme of a new on-air and social media campaign kicked off in late March to calm coronavirus fears and to encourage everyone to stay home to stop the spread of the virus.

The theme has carried over to the Lake where business owners are getting creative and chambers are seeking answers on what’s needed to help their members survive. In response to a survey about business’ needs, the Lake Area Chamber has added a business resource kit to its website that offers links on topics like planning guidance for employers, an emergency remote work plan and a factsheet on how employers can protect their employees during this time. The site also includes links to apps that allow businesses and organizations to hold virtual meetings.

Lake West Chamber of Commerce Executive Director Paul Hooper said to better understand their members’

needs, they too asked members to respond to a survey sent via email asking such questions as “How are your business operations being impacted by COVID-19?” and “At this point in time, what level of impact do you expect this to have on your business?”

“We all have access to information – the issue is whether it’s factual or hearsay. One of our goals is to only put out factual so although some of that information is changing hour-by-hour, we are also working through state sites and our state chamber to provide inks to information that we believe will be helpful for both our businesses and their employees. This survey was a way for us to find out exactly what is most urgent to our members,” Hooper explained.

The survey was sent to 381 members - 205 opened the email and 48 responded.

• 28% reported a decrease in sales, 20% said they had adjusted hours of operations but only 1.3% reported closing;

- **8.3% said the coronavirus may put them out of business, 56.3% reported significantly impacted financials and 33.3% said they were confident they will survive;**
- **13.9 to 15% said to mitigate risk and address employee concerns they were cleaning, sharing information, and restricting gatherings;**
- **50% said they were most concerned about cash flow, 22.5% were most concerned about their workforce and 8.8% were concerned about messaging;**
- **55.6% responding are in consumer/retail, 28.9% provide professional services**

In the meantime, although some businesses have closed temporarily, several others have gotten creative in an effort to continue to serve their customers and support their staff.

Baxter’s Lakeside Grille is one. For a limited time, the restaurant is offering 25 percent off their regular menu prices every day and they’re also providing free delivery or curbside pickup.

“Our goal is to keep our entire team employed through this difficult time. We are putting an infusion of cash into this effort, but we need the community’s help to succeed. Your delivery and to go orders matter,” said Manager Cory Roberts.

But that’s only half the story. Baxter’s also created a commissary for their staff so the majority of their families’ food needs will be free.

“This food will help lessen our staff’s financial worries through this time while keeping them from needing to go to the grocery store, which mitigates the risks of social interaction for their families and our customers,” he said, adding that through the commissary they also hope to offer help with some of the public’s grocery store needs – items like hand-cut steaks, seafood, hamburger patties, vegetables, milk, eggs, bread and yes — even toilet paper — at competitive prices with delivery.

“We want to help limit your trips to the grocery store along with providing a great Baxter’s meal for you to enjoy at home.”

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side pickup today.

Although many Lake-area restaurants are struggling to stay afloat amid the coronavirus crisis, one realtor is doing her best to throw them all a lifeline. Danae Cooper, the owner of Signature Realty Group with ReMax Lake of the Ozarks, said she was scrolling through Facebook when she noticed several posts asking which restaurants were open and what options were available.

“I just decided it would be helpful if I put it all into one document so I did that. Then I got bombarded by others asking me to add their restaurant to the list,” she laughed. “So the list grew quickly because we all want to continue supporting our local businesses and we all want to continue eating good food!”

Cooper said when she started the list, restaurants were still allowed to stay open as long as they limited the number of people inside and provided adequate space between tables, “But because that started changing daily, I suggested that the community just use my list as a guide but that they should contact the restaurants themselves to get hours, etc.” To continue supporting restaurants, Cooper has been purchasing gift certificates, then sharing that information on her Facebook page. The public is invited to enter a drawing for the certificates by visiting the page and posting one thing they love about the restaurant. Winners are drawn randomly.

Although the Pancake House in Osage Beach had to close its dining room, the owners Dave and Gennifer Heimerl decided to spin the coronavirus crisis into something fun by posting their menu online with pickup at their Pajama Pickup Window, 6 a.m. to 2 p.m. Wednesday through Sunday.

“Our theory is you can call in your order, stay in your pajamas – and hope your car doesn’t break down or get a flat tire on the way – come by, get your order and eat breakfast in bed,” laughed Dave. “Because we greatly value our healthcare workers and our emergency responders, who are taking care of us during

this crisis, we’re offering them a 25-percent discount. Just show us your badge or ID and we’ll deduct it from the total.”

LOZ Dance is offering free online virtual lessons both to current students and anyone else who would like to participate.

“We wanted our students to be able to stay up but we also still have students who need to learn their choreography for recital, if we get to have one. The dance world has really stepped out to do the same thing from locations all around the world. They’re all putting classes online so kids who maybe wouldn’t get to take dance any other way can now participate,” said Cindy Slenker, who with her daughter Kelsy Slenker, owns and operates the studio. Visit their Facebook page for more information on how to log in to classes.

To help keep the Lake community safe, after social distancing rules made it difficult for Ozark Distillery and Brewery to operate, owners Dave and Tiffhany Huffman decided to use the large amount of alcohol they had on hand to manufacture hand sanitizer, which has been in short supply around the Lake.

Tiffhany said although this was made possible by the Tobacco Trade Bureau’s loosening regulations on labeling, they are manufacturing the hand sanitizer to the standards set forth by the World Health Organization and the FDA.

“And we are giving it away for free – one 4-ounce bottle per person – but we are taking donations to help us source ingredients besides alcohol and bottles so we can continue to help people,” Tiffhany said. People can stop by the distillery, located on Route KK in Osage Beach, from 10 a.m. to 5 p.m. Tuesday through Saturday to get a bottle or drop off donations. They are also filling half-gallon jugs for nursing homes, health care facilities, daycares and other high-risk entities but they are not shipping. Donations can also be mailed to Ozark Distillery, 1684 Highway KK, Osage Beach, Missouri 65065.

Local Restaurants Offering Social Distancing Options

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Tucker Shuckers.....	573-365-9769	Pancake House.....	573-348-6400
Shell’s Pasta.....	573-693-9171	Yankee Peddlers Tea Room...	573-348-5045
Jeffrey’s Prime Rib.....	573-348-3463	Sip Coffee.....	573-873-2565
The Blue Cat.....	573-321-3000	Bear Creek Valley.....	573-302-1000
The Fish Co Out of Water.....	573-317-9565	Pepperoni Bills.....	573-873-2365
Willowes Bar & Grill.....	573-346-6197	Chevy’s.....	573-302-0027
RJ’s Restaurant.....	573-346-6133	Applebee’s.....	573-348-9595
Vinny’s in Laurie.....	573-374-9982	Panera Bread.....	573-302-0024
Taboo in Laurie.....	573-207-5202	Vista Grande	573-348-1231
Sunrise Cantina.....	573-374-8185	Office Neighborhood Pub.....	573-693-1555
Marty Byrde’s.....	573-240-2274	On the Rise.....	573-348-4224
JJ’s at the Copper Pot.....	573-374-8077	Lil Rizzo OB.....	573-302-1500
Mama Citas.....	573-693-9946	Lil Rizzo LOZ.....	573-365-3003
El Charco Azul.....	573-693-1022	BarnBQue.....	573-693-9959
Addy’s Pizza in Camdenton	573-346-8300	Godfather’s Pizza/CG’s.....	573-374-4433
El Patron Mexican.....	573-873-2876	Bend Bar & Grill.....	573-693-1553
Tonka Hill	573-873-2140	5 Diner.....	573-372-8146
Cozy Café.....	573-348-3324	Outback.....	573-302-4670
Chances R	573-374-8770	The Reserve.....	573-693-9197
Angelos on KK	573-693-9427	JB Hooks.....	573-365-3255
Half Sauced BBQ.....	573-348-3200	SqeZ.....	573-552-8790
Great Stone Coffee	573-693-9273	Redhead Lakeside Grill.....	573-693-1525
Phat Sals	573-693-1810	Casablanca.....	573-964-5224
Wicked Willies	573-693-1777	Regalia.....	573-723-3000
Wacky Knacky	573-693-1900		
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COVID-19 News

Disaster declaration opens door for atypical assistance

By Nancy Zoellner-Hogland

In late March, President Donald Trump approved a request from Missouri Governor Mike Parson for a federal major disaster declaration for the state. According to a press release from the governor's office, the Public Assistance Program can be utilized to reimburse eligible expenditures made by local governments, nonprofit organizations, and the state for emergency protective measures by first responders and others responding to the coronavirus.

Caty Eisterhold, public information officer for the Missouri State Emergency Management Agency (SEMA), said although the Federal Emergency Management Agency (FEMA) ultimately determines what expenses qualify as "emergency protective measures," it could mean that funds will be provided to assist organizations like LAMB House in Camden, which has partnered with Camden County to provide food and other necessities for those who are homebound and in need of assistance, and to purchase personal protective equipment (PPE) for deputies and corrections staff in county jails.

Currently, few law enforcement agencies around the state have sufficient equipment to meet the needs the COVID-19 pandemic has required.

"Public health and EMS agencies are eligible to request for PPE through the CDC's Strategic National Stockpile. They should continue to operate through the normal guidance under the Missouri Department of Health and Senior Services. This includes submittal through the respective healthcare coalitions," she said, adding that more informa-

tion can be obtained by visiting <https://health.mo.gov/living/healthcondiseases/communicable/novel-coronavirus/professionals.php>

Eisterhold said that in the meantime, SEMA has ordered PPE for first responders, including law enforcement and fire service agencies, purchased with the governor's special appropriation.

"Shipments are expected to arrive over the next couple of weeks. SEMA has also made a request for PPE directly through FEMA. However, since SEMA's PPE request is still pending approval from FEMA, it is strongly encouraged for fire or law enforcement agencies to continue to seek PPE supplies through their standard procurement process. If they fulfill PPE orders in this manner, it is advised to retain all receipts for potential reimbursement purposes," she said.

Currently, the "incident period," when purchases will be eligible for reimbursement, is "January 20 and continuing," according to Eisterhold. Purchases made before or after that period ends will not qualify.

"It should be noted that this disaster declaration is an unusual circumstance and because of that, FEMA is working to provide some additional information and clarification on eligible costs. For more information about the standard process, everyone should visit SEMA's public assistance page," Eisterhold advised.

The link for that page is https://sema.dps.mo.gov/programs/state_public_assistance.php. Potential applicants should keep in mind the instructions are written for "typical" disaster

requests – things like debris removal and road and bridge and public building repair typically needed after a natural disaster – and not a pandemic.

She said that typically, once a disaster is declared, SEMA's public assistance team will schedule applicant briefings throughout the affected areas for eligible applicants. The presentations include information about required documentation, and the steps that need to be taken in order to receive reimbursements.

However, in order to follow the governor's guidance on social distancing, SEMA is working to develop an online applicant briefing process. Eisterhold said that once the process is finalized, it will be shared through SEMA's regional coordinators and then passed on to the local emergency managers, local officials, and other stakeholders.

The governor also requested federal Disaster Unemployment Assistance and Crisis Counseling. As of deadline, those requests were still under review.

"I appreciate the president acting quickly on my disaster declaration request and the commitment of federal resources as we battle this unprecedented public health and economic threat to Missourians," Governor Parson said. "As I've said throughout our COVID-19 response effort, we will continue to pursue every way possible to adapt and deliver additional resources to help protect the health of Missourians and promote long-term recovery."

Governor Parson requested the federal disaster declaration on Tuesday, March 24. The first round of approval came two days later.

Businesses can apply for help, out of work can apply for unemployment

By Nancy Zoellner-Hogland

Except for grocery stores, which have seen a 50 to 75 percent increase in daily sales over the same time last year, many of the Lake's businesses – and the employees who work at those businesses – have been severely impacted by COVID-19 disruptions.

To help keep those businesses from closing their doors the U.S. Small Business Administration is offering low-interest working capital loans of up to \$2 million through its Economic Injury Disaster Loan program.

According to a representative with the SBA, the loans are being made available to help a variety of borrowers – small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes – meet their ordinary but necessary day-to-day financial obligations that cannot be met as a direct result of the disaster.

Those "obligations" include things like fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

The interest rate is 3.75% for small businesses without credit available elsewhere. However, businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

The SBA is also allowing those loans to be paid off over a long period of time – up to a maximum of 30 years in some cases. The SBA spokesperson said the terms are determined on a case-by-case basis and are based upon each borrower's ability to repay.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>.

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.

In the meantime, the Lake Area Chamber of Commerce has provided an extensive list of

business resources to help owners and managers navigate the new waters that the COVID-19 has brought to the Lake. Those resources can be found by visiting <http://www.lakeareachamber.com/> and scrolling to the bottom of the page. Businesses do not have to be members of the chamber to access the information.

Those who have lost their jobs during the COVID-19 pandemic can apply for unemployment in the State of Missouri by going on line to <https://www.mo.gov/work/unemployment/>. The state provides step-by-step guidelines and also posted a video on its site that will help first-time filers apply for benefits.

Those who are getting paid by their employers while using vacation or sick leave are not eligible for unemployment until they either use up their paid leave or are no longer receiving other payment from their employers.

The state is also allowing business owners to file mass claims to expedite the process for their employees. Once the claim is filed, the employee will be responsible for filing weekly requests for payment in UInteract. As part of the mass claims filing, a recall date, gives each employee a waiver for the requirement to search for work, must be entered for temporary layoffs and that recall date cannot exceed eight weeks from the last day worked.

The Missouri Department of Labor has set up a site specifically dealing with employment issues caused by the coronavirus that can be accessed by visiting <https://labor.mo.gov/coronavirus>.

In the meantime, for individuals who are not able to make payments on mortgages or vehicles due to COVID-19 related hardships, many lenders are offering a 90-day payment suspension. However, those suspensions are not being granted automatically; borrowers must apply – and many banks, mortgage companies and other lenders are asking their customers to call or contact them online rather than visiting their offices.

Local leaders take action to stop the spread of Coronavirus-19

By Nancy Zoellner-Hogland

In response to recommendations from federal and state authorities to maximize the prevention of the COVID-19 illness by minimizing contact among the public and city staff, both Lake Ozark and Osage Beach have closed their city halls, police department lobbies and public works facilities to the public.

Osage Beach also suspended in-person meetings at city facilities including Planning and Zoning Meetings, Board of Zoning Adjustment and Liquor Control Board and all city events including the Easter Egg Hunt and sports league practices and games have been postponed until further notice.

In order to keep the public safe while allowing them to remain "in the loop," Osage Beach City Administrator Jeana Woods said they would be holding their April and possibly even May board of aldermen meetings via webinar.

She said the city purchased laptops for aldermen that will allow them to link into the webinar and participate in real time from their homes. A link will be made available so the public can also log in to watch. Meeting agendas will be available on the city's website. The public can review the agenda and submit questions via email prior to the start of the meeting. Woods said she or the board will do their best to answer them.

"It's not perfect but it keeps everyone out of the board room and people can be a part of the meeting from the safety of their homes," she said, adding that the city has taken several other steps to curb the spread of the virus.

Some employees who have

worked in city hall are working from home and anyone who has to deal with the public face-to-face – building inspectors, police and emergency responders – have been provided with personal protective equipment. To encourage residents to pay their city utility bills online instead of in person, credit and debit card fees will be waived and although late fees will accrue, sewer service disconnects are suspended until further notice. Community members are also encouraged to:

- **Use the Drop Box located in front of City Hall to deliver payments or other necessary documents to city offices,**
- **Download applications or other items at <https://www.osagebeach-mo.gov/71/Document-Center>, for example, Public Records Request Form, Business License, etc.**
- **Park reservations and information <https://www.osagebeach-mo.gov/2076/Make-a-Reservation>**
- **Pay online at <https://www.municipalonlinepayments.com/osagebeachmo>**
- **Automated Payment Hotline – 1.833.227.1755**
- **Call or email staff with questions, inquiries, or concerns. The staff contact list is available at <https://www.osagebeach-mo.gov/directory.aspx>.**

For emergencies, call 911. The Osage Beach Police Department can be contacted for non-emergencies at 573-302-2010. Call the same number for after-hours water or sewer emergencies. A complete list of city office contacts and departmental information is available at www.osagebeach.org.

Woods also said when they were made aware of possible violations, police have stopping by establishments to remind them of the 10-person Social

Distancing order, which asks Missouri citizens to avoid eating and drinking at restaurants and bars. Restaurants and bars may be open to fulfill orders to go. If they are open, they must be able to meet the space requirements for social distancing which states they may have up to 10 people (staff and patrons) in a single space as long as they maintain a distance of six feet apart and follow all disinfecting recommendations.

Lake Ozark City Administrator Dave Van Dee said while they too will continue to take care of business, to avoid possible spread within the City Hall building and to comply with social distancing recommendations, he has implemented a staggered work schedule for city employees that will also apply to public works employees.

Those who need to speak to Lake Ozark city officials must call ahead to schedule an appointment because the offices will be closed to the public until further notice. Essential business should be conducted by phone or email; utility and court payments should be placed in the drop box outside the building or they can be made by credit card over the phone by calling Trish at 573-365-5378. To contact city hall officials via email, use the following addresses: cityadmin@cityoflakeozark.net, cityclerk@cityoflakeozark.net, or publicinfo@cityoflakeozark.net.

Van Dee also said he is looking into options to air board of aldermen meetings online. Although meetings are open to the public, until something is set up the public will not be seated in the board room because of the social distancing guidelines. Instead, they will enter

City Hall one at a time through the regular business entrance. Those wishing to address the board will come to the podium set up in the back of the room. Board members and essential staff will be seated a minimum of six feet apart and the city will strictly adhere to the 10-person recommendation, according to Van Dee. Anyone with questions for the board should email them to cityadmin@cityoflakeozark.net, or publicinfo@cityoflakeozark.net.

The door to the Lake Ozark Police Department dispatch lobby will also be closed to the public until further notice. The public should call 573-365-5371 if police services are needed, however there is an intercom at the entrance to the police dispatch door for public use in an emergency. Because the LOPD Drug Take Back Box is in the dispatch lobby, call ahead to set an appointment to dispose of unneeded or unwanted prescription drugs.

After allegations were made that some businesses on the Strip were open and violating the social distancing recommendation, Van Dee and Police Chief Gary Launderville said they were urging businesses to follow county and state health department recommendations. Although the Camden County Health Department and the Camden County Commissioners have ordered that the recommendations be followed by threat of civil law, Miller County Public Health Administrator Matt Herbert said until a COVID-19 case is confirmed in his county, he will not follow suit.

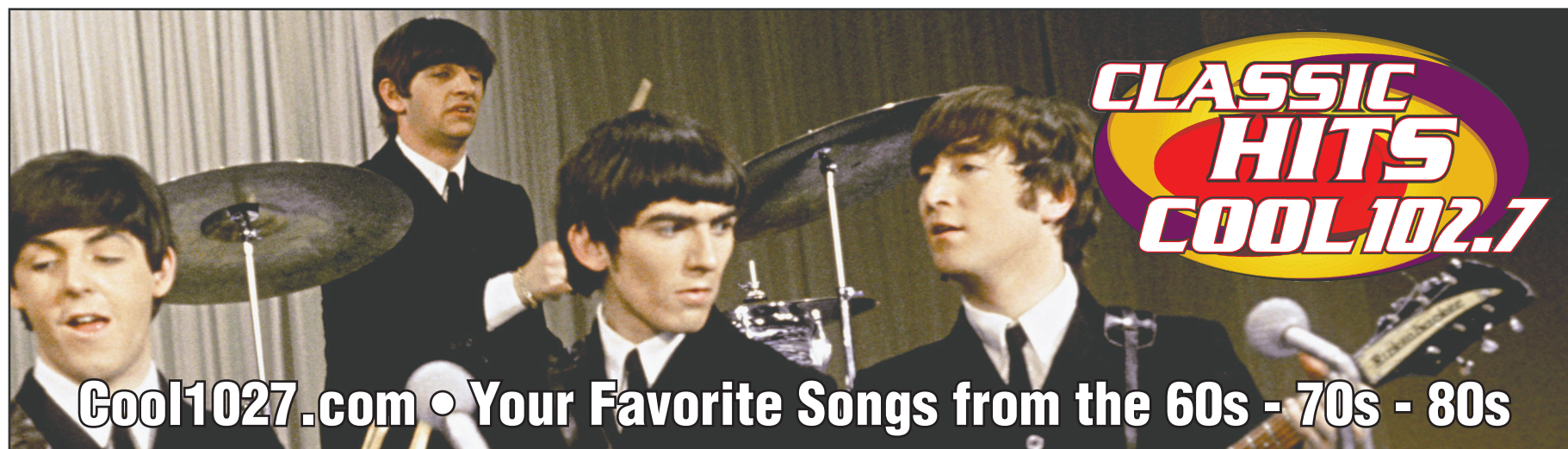
"Businesses have the right to continue to do business," Van Dee said. "But we encourage them to use good judgment in

offering their services. Many have been able to 'think outside the box' and provide their products in unique ways and still adhere to the health department recommendations. But, again, we strongly discourage gatherings of 10 people or more in one location. Businesses and patrons need to self-regulate."

The City of Camdenton has also made several changes to reduce risks and decrease the chances of spreading the coronavirus:

Citizens are asked to avoid coming to city hall. Water and sewer bills can be paid online, by mail or phone (with the \$2 fee waived until the end of April) or they can be placed in the drop box in front of city hall. The city has increased efforts to sanitize all areas of city buildings and public works crews have adjusted break and lunch times so fewer employees gather at any one time, and those areas are sanitized after each use. Police staff who have contact with the public are sanitizing equipment and work areas after each contact and the Board of Alderman closed the city park to ensure compliance with social distancing guidelines. For more information call 573-346-3600.

On March 22 the Supreme Court of Missouri suspended all in-person proceedings in all appellate and circuit courts – including all associate, family, juvenile, municipal, and probate divisions – as well as grand jury proceedings. The order was to remain in effect through Friday, April 17 but may be extended as circumstances warrant. Adoption, child custody, orders of protection, jury trials already in session and a handful of other proceedings were exempted.





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Marketing Your Business in a Time of Crisis

There's a lot of fear and uncertainty in the marketplace right now with the COVID-19 pandemic. Fear and unknowns are never good for business, yet as business owners we still must figure out ways to remain relevant to customers and market our services to stay in business. When marketing your business in a time of crisis, there are three strategies on which you should focus.

Don't allow a void

Do not allow a void in the information about your business. Assumptions, rumors, and misinformation all happen when there's a void. Make sure that you take control of that void. Ensure your hours are accurate wherever they are published online. Whatever your business is doing in this crisis, make sure that it's known in the marketplace, especially how it's relevant to your clients/customers and to your employees, too. Do not forget your employees.

Eliminate assumptions, rumors, and misinformation by over-communicating. Update your Google My Business page, update your Facebook page, update your Instagram profile, your LinkedIn profile, and your website. Use social media channels and your email list to communicate with your customers regularly.

Focus on your existing customers.

Now might not be the best time to focus on acquiring new customers. People are in their own state of chaos right now. They're trying to figure out what they're going to do with their kids. Many are trying to figure out if they're going to have a paycheck. It's a very stressful time for people, in general. Your marketing message for new customers may just very well get lost.

That said, it is a fantastic time to focus on existing customers and reinforce relationships. A personal reach out... a phone call... an email... a little caring goes a long way. Find out how they're doing and if there's something that you can do to help them. It's a great time to deepen re-



Sandy Waggett

lationships with existing customers. When things are "normal", that's something we all get a little too busy to do. Take advantage of whatever free time you have during the downtime of this crisis to deepen relationships with existing customers and find real ways to help them.

Don't Hard Sell

I know we all must stay in business. We still must promote our products and services. However, a hard sell (right now) probably isn't going to go over well. Instead, focus your message on how you can provide value, how you can alleviate fears for your customers, how you can bring calm to their lives, how you can reduce stress, and how you can put a positive message out in general. Make sure that you are bringing value to the table, helping people calm anxieties, and putting out a genuinely positive message.

When crisis happens, a lot of companies back off completely from marketing ... that's the worst thing you do for your business. The key is to shift. Shift your message and your approach to fit the needs of the times. Fill the void with accurate information. Focus on deepening relationships with existing customers, and genuinely help people. You'll never go wrong with these strategies. And, when the crisis passes, you'll be ahead of the competition who didn't employ this approach.

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COVID-19 COVERAGE

continued from page 1

Tax Returns, Vehicle Licensing get 60 days Extensions

FEDERAL RETURNS: The IRS has provided special tax filing and payment relief to individuals and businesses in response to the COVID-19 Outbreak. The filing deadline for tax returns has been extended from April 15 to July 15, 2020. The IRS urges taxpayers that are still owed a refund to file as quickly as possible. For those who can't make the new deadline, extensions can still be filed for.

STATE RETURNS: Missouri Department of Revenue (DOR) has mirrored the federal guidance, extending tax filing and payment deadlines to July 15, 2020. This applies to all individual, C - corporate and trust/estate filings. Estimated tax payments are also pushed back to July 15. Penalties and interest will not begin to accumulate until July 16, 2020.

DRIVER'S LICENSES: Missouri DOR has also extended driver's licenses, non-driver licenses and instruction permits that

would have expired between March 1, 2020 and April 30, 2020. An automatic 60-day extension has been granted. For example, a driver's license set to expire April 30, 2020 will get 60 days additional, expiring June 29, 2020. No license will expire prior to April 30, 2020.

The extension does not apply to document holders whose lawful status end date is the same as the expiration date on their driver license, non-driver license or instruction permit.

The approved extension does not waive the mandatory retesting requirement for persons who have allowed their license to expire for more than 184 days pursuant to Section 302.173 RSMo.

Individuals who were provided notice to complete additional testing as part of a medical review program requirement may be granted an additional 60 days to comply with such requirements.

VEHICLE LICENSE PLATES: Motor vehicles registrations expiring during the months of

March and April are similarly extended, and they can continue to be driven without penalty. Vehicle owners with license plates expiring in March 2020 will have until May 31, 2020, to renew their license plates without paying a late penalty at a license office. Similarly, vehicle owners with license plates expiring in April 2020 will have until June 30, 2020, to renew without paying a late penalty.

Vehicle safety and emission inspections are also extended 60 days, and applicants for titling will not be assessed a late title penalty through April 30, 2020 at licensing offices.

OTR TRUCKING: Also, effective immediately and until, April 12, 2020, or sooner if the national emergency is terminated, the Federal Motor Carrier Safety Administration (FMCSA) has waived certain conditions of 49 CFR 390 - 49 CFR 399 that concern transportation and licensing for commercial drivers if they are engaged in the transportation of goods and supplies related to relief for the COVID-19 National Emergency. These exceptions do not apply to (1) Controlled Substances and Drug and al-

cohol testing; (2) commercial driver licensing requirements; (3) insurance requirements; (4) hazardous materials regulations; (5) size and weight requirements; and (6) other requirements not specified in 49 CFR §390.23. For additional information please refer FMCSA Emergency Declaration.

RESTAURANTS TO SELL UNPREPARED FOODS:

Governor Mike Parson signed Executive Order 20-05 ordering the suspension of any prohibition on the sale of unprepared food by restaurants to the public.

"Due to the public health threat caused by COVID-19, many restaurants have been forced to limit or cease their normal business operations," Governor Parson said. "We hope easing this regulatory burden will not only assist restaurants financially during this time and avoid unnecessary waste, but also help meet the increased demand for food across the state."

Limitations on restaurants due to the COVID-19 crisis could result in the spoliation of unprepared food, and restaurants may wish to sell their

unprepared food directly to members of the public without fear of punishment.

The Executive Order dictates the suspension of any prohibition of the sale of unprepared food by restaurants to the public or the enforcement thereof by any political subdivision of the state. Nothing in the order shall be construed to suspend the enforcement of laws pertaining to adulterated or misbranded food pursuant to Chapter 196, RSMo.

This Executive Order will terminate on May 15, 2020, unless extended in whole or in part.

"Many restaurants and bars are now offering drive-thru, pickup, and delivery options. This is a great option for Missourians to continue supporting their local businesses while still practicing the required social distancing," Governor Parson said. "We will continue doing everything we can to minimize the impact of COVID-19 on Missourians and their families, which includes supporting Missouri's small businesses and the communities that depend on them."

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New home building easier, less expensive than expected

By Nancy Zoellner-Hogland

Although several homes are under construction, Lake of the Ozarks continues to suffer from a housing shortage.

It's not for lack of lots. According to Realtor.com, more

reach financially.

Tyler Loftis, owner of Ozark Homes in Laurie, said "Not so."

Ozark Homes offers modular off-frame homes, which require a permanent foundation with either a crawl space



than 1,000 – first-tier, second-tier, third-tier, country, city – lots are for sale in the tri-county area surrounding the Lake.

Della Miller, manager of Four Seasons Lakesites Property Owners Association, said another 2,950 lots are currently available just within POA boundaries on Horseshoe Bend and 1,200 are available in Porto Cima on the west side. She said the majority of those lots already have water electric available at the site. Builders would just need to hook up and pay necessary fees.

Making it even easier to build, many of the lots can be purchased for less than \$5,000 – some are priced as low as \$1,000.

The POA also tries to make it as easy as possible to know what's expected when building within their boundaries by posting their guidelines online. To review a copy, go to www.fourseasonspoa.com, scroll down to the Committees and Services link, click on the Architectural Control Committee link, then scroll down the page to ACC Guidelines for Builders link.

"That walks you through the building process from start to finish with information on setbacks, permits that are required, wastewater treatment systems that are allowed everything you'll need to get started," Miller said, adding that al

Some may think that building a brand new home is out of

or basement, and are built with the same type of materials as a site-built home but for a lot less money. All exterior walls are constructed with 2-inch-by-6-inch lumber with sprayed on vapor barrier, interior walls are built with 2-inch-by-4-inch lumber and drywall. Twelve-gauge copper wire is used throughout and windows are energy efficient Thermopane. Laminated veneer lumber beams support the roof, which contains baffles and is constructed of O.S.B. decking with 15-pound felt underlayment, an ice and water shield and high quality shingles.

Loftis said that when completed, the homes are just like traditional site-built houses, but better because they're constructed according to the state's construction and electrical codes in segments in a climate-controlled, factory environment at Commodore Homes of Indiana then assembled onsite by craftsmen using specialized tools.

And although dozens of plans are available, because the designs are created using a state-of-the-art computer aided design (CAD) system, he can customize any plan to make it exactly what the home buyer wants.

"If you want to move the pantry or change the island, add a window in the bathroom, move a closet across the bedroom - we do it all on the computer. You can even change the

pitch of the roof and add dormers. And other than the cost of the materials used during construction, there's no additional cost to change the actual design," Loftis said.

He also said the cost of a modular home can also be less than a tradition home. That's because Commodore builds 15 to 20 houses per week and purchases materials in mass quantities. Loftis said while everything from light fixtures to flooring can be upgraded, the basic model runs around \$75 per square foot. The service includes trips to the building site with Loftis and, if desired, a contractor who can do everything from preparing the foundation to building decks and a garage, which are not included in the home costs.

"And when you are ready to get permits, we'll provide you with a four-sided elevation print showing where doors and windows are, if there will be any dormers, it will show the floor plan and the dimensions of all the rooms and will include a 3D print of what the kitchen will look like. Your foundation print will allow you to shop around for estimates, if you choose to do that. Then we'll meet with the contractor at the site to get a hard number," he said, adding that digging out for the foundation should be the only unknown factor. "Because of

the topography, you may have a little rock chipping or you might have a lot. It's a wildcard around here."

Another huge biggest benefit is that there's typically a three to four month turnaround time from the day the home is ordered to the day the buyer can move in.

"Once you choose the design and the home is purchased contractors start preparing the land, which is purchased by the buyer separately and is not included in the home cost. If you live outside of a city, you'll have to also have a wastewater system installed but our contractor can either handle that or provide a list of companies that install systems. And when the home is completed, we provide a one-year warranty. That's one of the things we pride ourselves in. If a faucet drips, if you have stress cracks, if a door swings shut instead of staying open after settling, which is natural for any house, we fix it. In addition to my service manager having 16 years on the job, we are certified by the state and the Missouri Manufactured Housing Association which means we're required to take classes to stay up to date on regulations and guidelines so we do things right."

Home designs are available at <https://www.ozarkhomes.com/>.

Miller said although there are guidelines and codes that must be followed, modular homes are allowed in the POA, "However, they have to be in harmony with the community. When the committee looks at house plans, they look at other homes in that area so they want a design that will be in harmony with that area. But I've seen some of the homes and unless they saw them being constructed, no one would know they weren't built just like any other."

Ron Yarbrough, production manager for Prime Lending in Camdenton, said low-interest financing can make building a new home even easier. And modular homes qualify.

He said all of Lake of the Ozarks is eligible for low-cost USDA financing. Borrowers should go directly to the USDA website to apply. Income limits are based on household size but rates can start as low as 1 percent and in many cases, no down payment is required. Another program for very-low income families that make \$28,000 - \$29,000 allows them to buy a home with a subsidized mortgage payment at a 1-percent interest rate on a 38-year term. For more information or to apply visit <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>.



Thanks to special lending packages, availability of lots and less expensive building costs, the home of your dreams could be in your future. Nancy Zoellner-Hogland photos

A Matter of Trust

Financial Planning in the Year of Uncertainty

While major market indices experienced historically epic returns in 2019, we enter 2020 shrouded in uncertainty. Some of the confidence-shaking hangovers carrying over into 2020 include: unresolved trade negotiations, slowing global economic growth, the potential change of the political landscape, and a record setting length of economic expansion. And, if that wasn't enough, the coronavirus is complicating global economics further – recently resulting in the worst one-week decline for stocks since the global financial crisis.

In 2020, resist the urge to let your political biases overtake your investment decisions, for the stock market doesn't favor one political party over another. Therefore, focus on what you can control; your long-term goals, the quality of stocks and bonds in your portfolio, asset allocation, long-term risk tolerance, and income tax strategies.

Barring congressional action, income tax rates are scheduled to go back up to higher pre-tax reform rates in 2026. Here are some actionable ideas to coordinate your investment decisions with your income tax strategies as you continue on your road to retirement.

The SECURE Act

- After passing in the U.S. House of Representatives twice in 2019, the new sweeping legislation was attached to the 2020 spending bill and passed on Dec. 19 by the U.S. Senate, and signed into law by President Trump on Dec. 20.
- Among a multitude of other things, this bill pushes back the age for required minimum IRA distributions to age 72 from 70½. The bill could also provide small businesses and their employees with easier access to participate in 401(k) plans. Additionally, the bill requires inherited IRAs to be paid out to beneficiaries within 10 years (limited exceptions apply).

Roth IRAs

- The current low tax rates, likelihood of future tax increases, and required 10-year payout of inherited IRAs by the SECURE Act, make the tax-free growth, tax-free distribution, and no required minimum distribution features of a Roth IRA very attractive.
- You must own your Roth IRA for at least 5 years and be age 59½ or older to enjoy tax-free withdrawals.



Bart Schulte, MBA, CWS®

Vice Pres. & Portfolio Manager

Qualified Charitable Distribution

- The SECURE Act will continue to allow qualified charitable distributions (QCD) at age 70 ½ instead of the new age for required minimum distributions (age 72).
- A QCD allows taxpayers to make distributions directly from an IRA to a qualified charity and not have the amount of the donation included in their taxable income.

Gift Appreciated Securities

- Gifting appreciated investments may help reduce concentrated positions, avoid realizing capital gains at potentially higher tax rates in the future, and reduce the size of your estate to avoid federal estate tax (if applicable).
- For 2020 the annual gift exclusion amount is \$15,000. As long as the market value of the appreciated securities along with all other gifts to a single person during the year is \$15,000 or less, you will not likely need to file a gift tax return and your lifetime estate tax credit will not be reduced.

Sell Appreciated Securities

- With long-term capital gains rates taxed at 0%, 15% or 20% based on taxable income, perhaps you should consider realizing long-term gains ahead of the scheduled tax rates changes in 2026.
- Selling appreciated securities may also help re-balance your portfolio, so that you maintain an appropriate level of risk.

Contact Bart Schulte today at (573) 302-2474 or at bart.schulte@centraltrust.net to see how the themes of 2020 may impact the financial plans you've made for the years ahead.

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

Junior version baseball soon at new state-of-the-art facility

By Nancy Zoellner-Hogland

Mickey Mantle, regarded by many as the greatest switch hitter in baseball history, once said, "Nothing's ever been as fun as baseball."

Thousands of young players from all around the Midwest will soon get a chance to put that theory to the test in a whole new way – and the Lake community is invited to come out and watch as they do – when Ballparks National, a premier youth baseball and softball facility, is completed.

According to General Manager Jeff Verneti, the first pitch at the facility, which is privately funded and located just west of Lake of the Ozarks off of Highway 54, is scheduled for late summer 2020.

"I'm not sure who coined the phrase, but we're explaining that we just had a bit of a 'rain delay' to restructure some of our partnerships but we never stopped working or moving forward. Instead, we took advantage of the construction slowdown to do some behind-the-scenes work, cultivating relationships and organizing operations so everything would be ready when we got construction going again," he said. "We've been focusing on our delivery system to our customers by working with MSW on the website and setting up social media and we also spent time quite a bit of time determining what our food service and our tournaments will look like. Now site work is underway again and we're getting pretty pumped because the user experience is going to be fantastic!"

Verneti, who moved to the Lake in 2017 to manage the operation, said because the project was about halfway completed before the pause, he's confident they'll be ready to have games this year – providing the COVID-19 crisis dissipates.

"We've released our September and October schedule and if weather – and the virus – co-operates, hopefully we'll be able to release things late summer. We've released our entire 2021 event schedule as well," he said, adding that crews are now in the process of finishing the road leading into the park so they'll be able to bring in the heavy equipment needed to complete

the project. "It's our plan to be open through Halloween. This year we'll only be able to have half a season or a quarter of a season but the games will allow people to see what we're all about and we'll go from there. In coming years, the park will be open 150 to 160 days per year – weekends from March 1 through Halloween each year and weekdays from Memorial Day to the start of the school year."

When completed, the complex will feature fields that will be playable for baseball players age 8 to 13 and fast pitch players of all ages. The fields are built age specific to allow for players to be able to hit home runs and play on a surface specifically designed for them. The project will include Division I level LED lighting that, until now has only been used at college fields, batting cages, unique fan viewing areas and a variety of spectator amenities including a pro shop, full photography station, outdoor bar and food area.

"It's not just a 'concession stand' where you wait in line and get your basic hot dog or burger. We're not even using that phrase," he said. "We'll have wonderful – really tremendous – food service and a lot of functionality with apps to provide options for people to order, and it can be enjoyed on a 2,200-square-foot elevated deck with a full-service bar that overlooks the entire complex. It won't be an indoor restaurant but we will provide restaurant-quality food so people who like the sport can just come out for dinner and to watch a game."

The project design includes playgrounds and a large plaza outside the main clubhouse where they also plan to occasionally offer live music and special vendor events. They will also provide fireworks on holidays, "Like July 4, 2021 will feature the Uncle Sam Slug Fest with lot of extra things going on," Verneti said, adding that the fields will be designed with open-seating areas and a hillside berm where people can bring lawn chairs or blankets. "We've got really cool sight-lines so there won't be a bad seat in the house. We're spending a good deal of money so our fields won't look 'cookie-cutter.' Each field will be its own

mini-stadium."

And every field at the complex will feature turf surfaces. Due to improvements in field drainage systems, the fields will be playable immediately after any rain.

"Obviously the idea of the park wasn't designed with only locals using it. It was built to bring people to the area, but I think we will be coming up with some things – special tournaments and jamborees for local high schools too. Most of the area high schools only have the ability to hold a tournament or jamboree on their single field – by using our facility they will be able to offer more options," he said.

They also plan to host baseball and softball camps during warm-weather months and coaching seminars in the winter. "In our previous lives, my partner Bob Ramsey and I worked as talk show hosts for sports radio in St. Louis so over the years we've made a lot of connections in the athletic world. We plan to bring some of those people down to speak – and when people hear the names, I think they'll be excited about it," he said.

Verneti said during the delay, he also spent a lot of time cultivating local hotel and entertainment partnerships in order to offer a full concierge service.


"So for instance, if a team from Des Moines, Iowa has never been to the Lake we will be a conduit to get people to everything from Big Surf, to Old Kinderhook and Margaritaville to miniature golf. That's actually why we chose to build here. We can build a great facility and the hotels and entertainment facilities are already here," he said. "Families will be often be driving more than two hours to visit our facility. The driving distance to area lodging and entertainment from the park is in line with other facilities around the Midwest, however we (the lake) have more varied lodging options to fit any family budget."

For information on tournament schedules and registration visit ballparksnational.com or via email at info@ballparksnational.com.

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Crosswords Solution Puzzle on page 21

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As the Lake Churns Coronavirus Impacts Lake



Real Estate and Lake News with C. Michael Elliott

Due to the uncertainty of how long COVID-19 will be affecting our nation's health and economy, we have seen an increase in the number of contracts across the lake area and including all property types falling through the last two weeks of March. At the same time, properties continue to go under contract at a good rate and closings are happening daily. I have not seen an unusual increase in new properties on the market. My office is talking with buyers and sellers every day at about the same rate. We are handling more initial home viewings via video and in person showings have dropped considerably.

Currently, my staff and agents are working primarily from home. We are screening everyone prior to physical meetings. When viewing homes, my clients and I have been taking separate vehicles and meeting at the properties. I unlock and open doors and turn on lights throughout, wear gloves and ask that everyone refrain from touching anything in the home. I also hand sanitize before and after and maintain a physical distance of about 10 or more feet in order to protect my clients and my family. At closings, title companies are allowing only the buyer or seller into their offices and are encouraging anyone that can close electronically to do so.

With school and extracurricular activities suspended, plus so many people working from home, the lake area has seen the early arrival of second homeowners taking advantage of their lake homes. With other areas of the country experiencing high infection rates, people are also booking vacation rentals and coming to the lake to shelter in a much less populated area. The lake itself has seemed to respond with beautiful Spring days and perfect boating weather. It feels more like June than March lately. I don't have any hard data to share but, anecdotally, I have spoken with grocery providers who say the supply orders are closer to summer numbers than amounts they usually experience this time of year.

Area restaurants have switched to curbside and dockside service. Owners are doing all they can to continue to provide their employees with

income and many are also assisting them with food for their families. At least one local distillery has switched to making hand sanitizer — and is giving it away at no charge. Local food pantries have adjusted their procedures, but volunteers are still helping keep lake area families fed. Keep them in mind if you are fortunate enough to be able to help with financial donations. There is no other community I would rather be a part of in a crisis.

The Lake of the Ozarks is both safe haven and happy place for so many people across the country. At this point, the market is holding its own and I feel good about the outlook of where we're going to be in three to six months. I think we will see a similar effect to what happened after 9/11. Families pull together and take stock of what is most important to them. The lake is a safe and enjoyable place to create lifetime memories and it's a solid investment.

I hope you are well and safe. It will be interesting to see how much or how little has changed when I see you here next month.

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. View thousands of lake area listings at www.YourLake.com. You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLake-Churns.com

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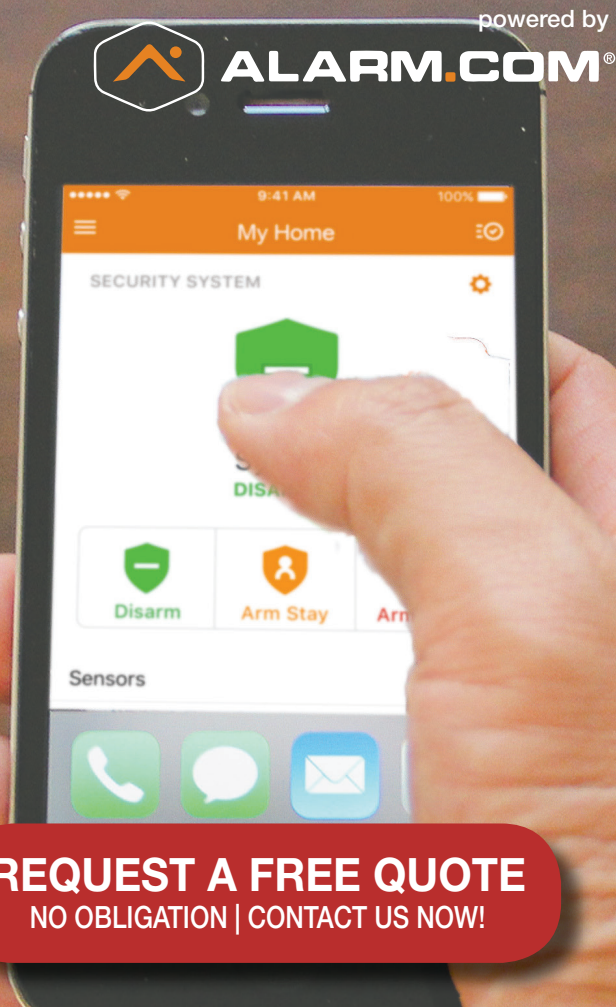
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

DOWNSTREAM FROM BAGNELL DAM

In February I suggested that if you like adventure visit the upper reaches of Lake of the Ozarks to see many unique geologic features. In March I suggested readers take their boat upstream beyond the Truman

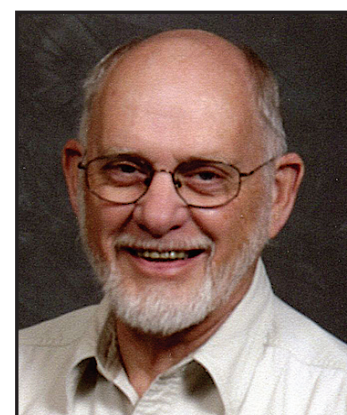
Dam Reservoir to see more geologic features near the confluence of the Sac River and the Osage. If you've never boated downstream below Bagnell Dam you might wonder what can be seen there.

It is 75 miles from Bagnell dam to the confluence of the

Osage and the Missouri rivers. It is not an easy trip to make but there are many historic and geologic features along the way. My boating buddy and I did it back in the early 2000s but it took us three different attempts to succeed because the river has a multitude of obstacles to

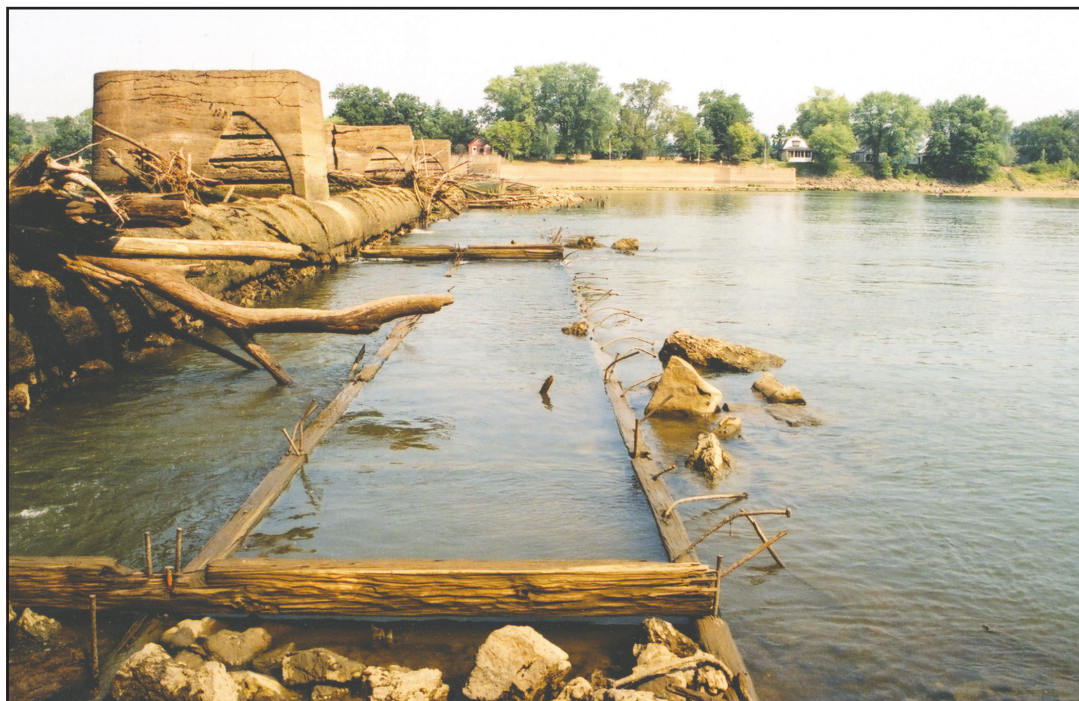
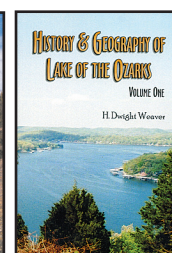
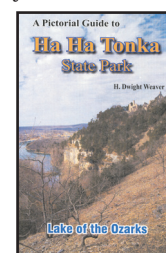
get over, around and past. You need the right kind of boat and motor (for shallow water). You may encounter portages and you will definitely find the ruins of a dangerous old dam 12 miles from the Missouri River (see photo by the author in 2003) that you cannot boat over or around. There are century old wing dams made of large boulders on the Osage that can be a hazard. If plenty of water is being released by Bagnell Dam navigation will be easy but if not while you are far downstream you might get stranded by low water. There are very few public access ramps along the way. My buddy and I succeeded so it is possible. There are cave openings in rock outcrops, abandoned bridges and old water gauge towers, you'll pass the Painted Rock State Forest, box cars in the water from an old train wreck, and a unique rock formation at the mouth of the Osage that resembles an owl. Take your cell phone and be prepared for anything.

Contact him at: dwightweaver@charter.net or call 573-365-



1171. Visit 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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Housing event delayed

The coronavirus outbreak has put a lot of events on hold, including a housing expo that was to be held in May on the west side of Lake of the Ozarks.

According to Gerry Murawski, chairman of the Lake of the Ozarks Community Development Corporation (CDC), the group that was going to host the event, because of the governor's request to limit gatherings to no more than 10 people, the board decided to reschedule later in the year.

"It's a great idea and something that's badly needed because it would have allowed home buyers to meet face-to-face with lenders, developers and others so they could learn about their home-buying options. There are a lot of good programs out there to help – and we have to do something to kick-start an affordable housing push. However, this isn't a good time for the Lake. Business are staying closed and people have lost their jobs so we have to focus on doing what we have to do to get back open," he said.

According to information provided recently by the U.S. Census Bureau, the Lake of the Ozarks/Truman Lake area has been identified as the densest area of cost-burdened owner-

occupied and senior housing in the state. Statistics show that from 2012 to 2016, 28 percent to 33.7 percent of all households in the Lake's tri-county area were considered "housing-cost burdened."

If more than 30 percent of a household's gross income is spent on housing costs – rent or mortgage, utilities, real estate taxes, homeowner's or renter's insurance, and association fees – a household is considered "housing-cost burdened."

The Lake of the Ozarks CDC was formed to serve as a one-stop resource where builders and developers can get information on special financing mechanisms – grants, tax credits, low-interest loans – any programs that will make it easier to build workforce housing. Murawski said in the meantime, the CDC developed a strategic plan and applied for and received a grant to help with operating costs. They've also been looking at development ideas used in other states to work with local businesses and organizations to provide workforce housing.

"This virus isn't going to last forever so we want to be ready with some ideas to move forward as soon as we possibly can," he said.

Lake Regional Health System Announces COVID-19 Testing Site

Lake Regional Health System has announced it will begin drive-thru testing for COVID-19 on Monday, March 30. Testing will be done by appointment only; no walk-ins will be accepted. Patients also must have a physician's order, in accordance with state and Centers for Disease Control and Prevention guidelines.

The drive thru testing site, which utilizes the health sys-

tem's emergency preparedness response trailer, has been established at the Parkway Center, 5816 Osage Beach Parkway, in Osage Beach.

"We are refining our process during the weekend to ensure we can provide a safe, convenient experience for our patients," said Dane Henry, FACHE, chief executive officer of Lake Regional Health System.

New Web Address

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hope the move won't inconvenience you too much. The "biz" is just a better fit for us than the old "bus" address. Everything else remains the same. We've still got every issue online for you to download and read.



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Crossword Puzzle

ACROSS

1. Wire danger
6. Part of a circumference
9. Nashville's Keith
13. In a cold manner
14. Prefix for something revived
15. Paralyzing disease
16. Mulled wine
17. Egg cells
18. A do-nothing
19. *"Alphabet Series" detective novels author
21. *"It's close to midnight, and something evil's lurking in _____"
23. Second mo.
24. Fabricca Italiana Automobili Torino
25. Not don'ts
28. Popular Japanese soup
30. *Agatha Christie's famous sleuth
35. Wood sorrels
37. "Through" in text
39. Give sheep a haircut
40. Raise the roof
41. Wall or pedestal support
43. Cogito, _____ sum
44. Drink like a cat, two words
46. Be inclined
47. Commotions
48. Bewitch or beguile
50. Jack and Jill's water jug
52. Put to work
53. *James Patterson's "_____ the Girls"
55. "Jack and the Beanstalk" Giant's disapproval
57. *Hitchcock classic
61. *Poe's "Tales of _____ and Imagination"
65. In the know
66. *Subject of Roswell's mystery
68. Cocoon dwellers
69. King Julien XIII of "Madagascar," e.g.
70. Bubble source
71. Possible allergic reaction
72. Gaelic tongue
73. Store posting, for short
74. Oceanic trenches

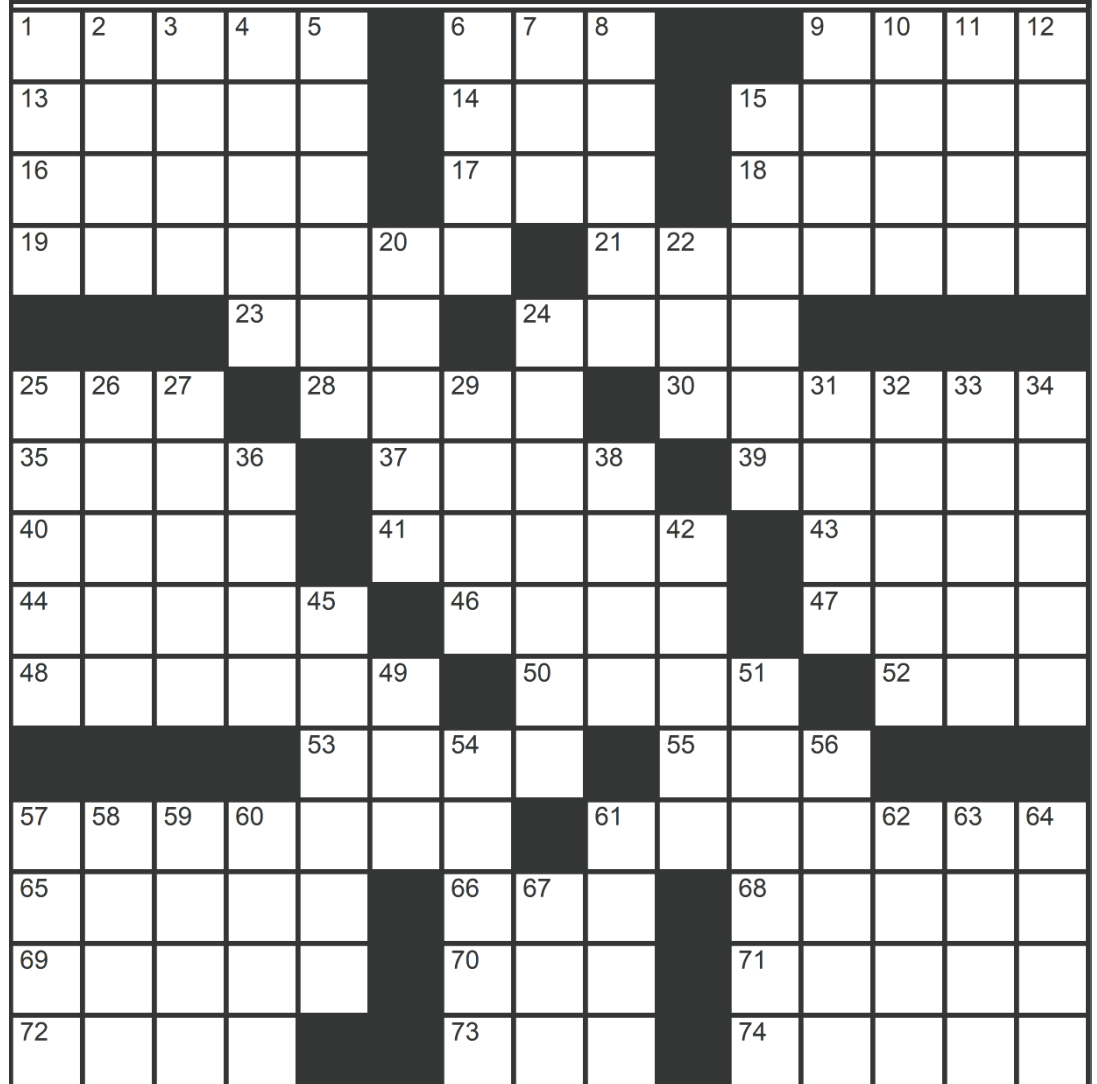
THEME: MYSTERIES AND THRILLERS

Solution page 16

DOWN

1. Google alternative
2. Maple genus
3. Capital on the Baltic Sea
4. Blindman's _____
5. International _____ of Units
6. In a little while, old-fashioned
7. Once around
8. Raccoon's South American cousin
9. *The Demon Barber
10. Spanish earthen pot
11. Coffin stand
12. *New _____, setting of "The Alienist"
15. Michelangelo's famous Vatican statue and others like it, e.g.
20. Death reports, for short
22. Deli offering
24. Baby extractor
25. *Sherlock Holmes creator
26. Continental divide
27. Planktonic tunicate
29. *"Who _____ J.R.?"
31. Actress Perlman
32. "Lost" in Paris
33. Mar-a-____, pl.
34. Having a toothed margin
36. Undesirable location
38. Forearm bone
42. Enlighten
45. Slower
49. Oil drilling apparatus
51. Spoke with a speech defect
54. Make a murmuring sound
56. Chopin's composition
57. Wide river valley
58. Water carrier
59. L.A. footballers
60. *HBO's "_____ Detective"
61. *Pamela Voorhees and Norma Bates, e.g.
62. D'Artagnan's sword
63. Stairway alternative
64. Those not opposed
67. *Remus Lupin's occasional body cover

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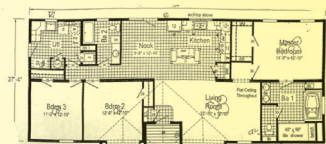
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"Insurance Talk"

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What happens if you, your spouse, or your child is at fault for an accident that causes death or serious injury? What would happen if you are out on the lake and you hit another boat that causes serious injuries? What if you are having a summer barbecue on your deck and your deck collapses on to everyone? Most homeowners insurance carriers cap personal liability at \$500,000. Say you have 10 people that must ride in an ambulance to the hospital. That alone could exceed your personal liability limit on your homeowners. What happens if someone has broken bones or requires surgery? What if one of your guests requires lifetime physical therapy. What if someone were to bring suit against you after one of these incidents?

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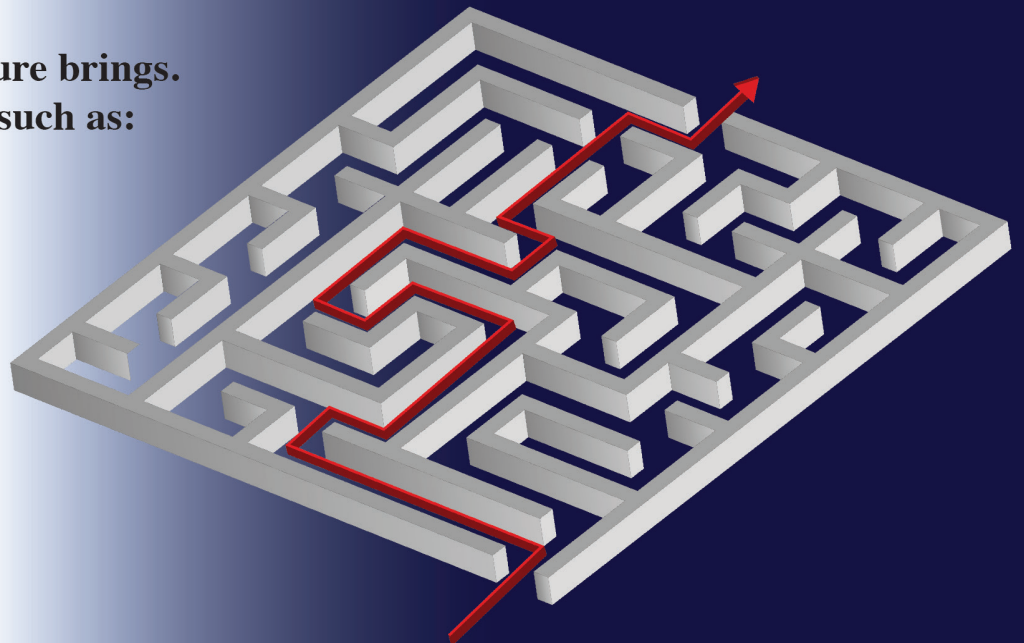
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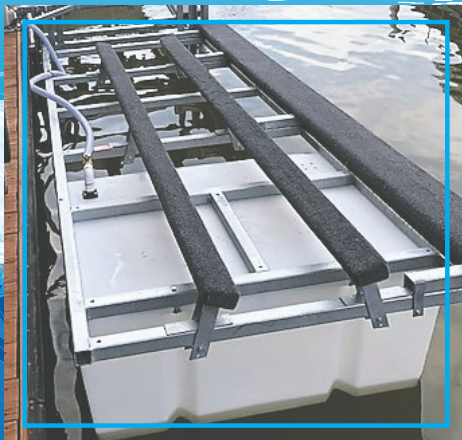


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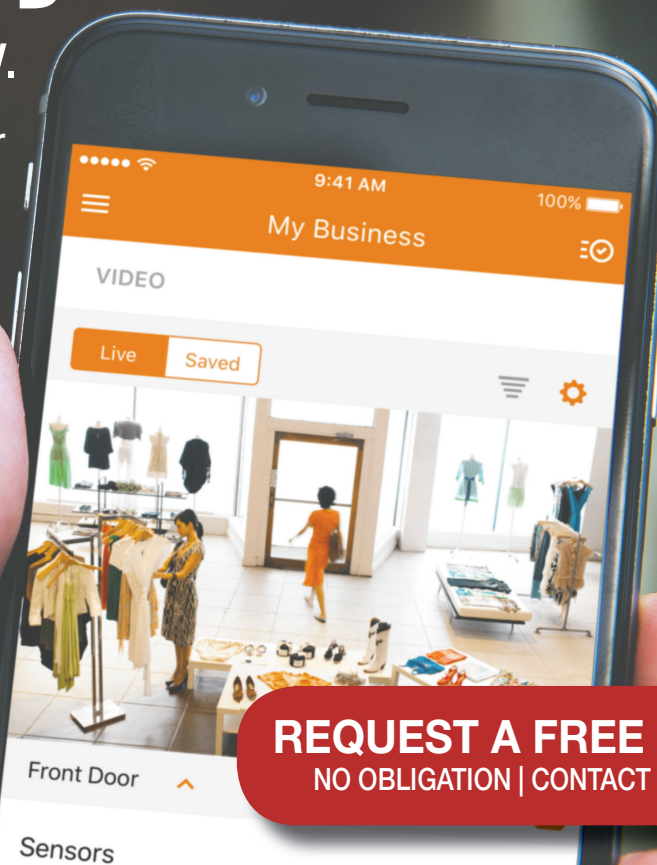
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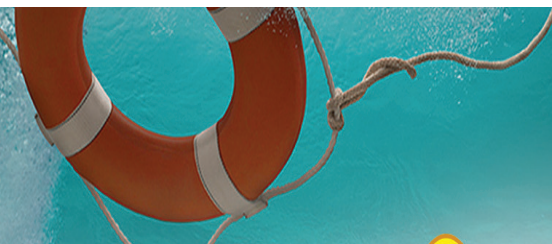







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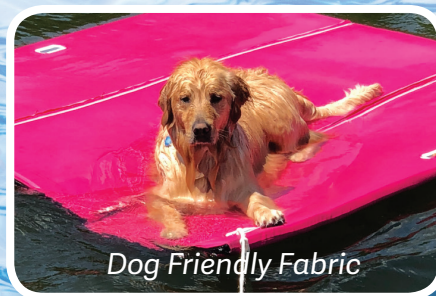


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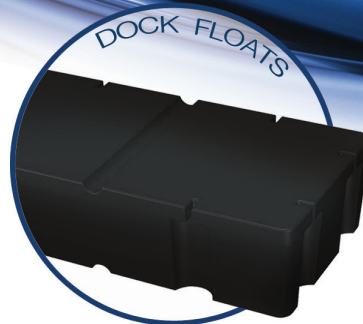


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