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APRIL, 2021

Get ready to party at Best Dam Birthday Bash

By Nancy Zoellner

Imagine a summer-long birthday party that includes a record-breaking boat parade, fireworks that can be seen simultaneously around the entire Lake, concerts, car shows and much, much more.

That's exactly what will be taking place at Lake of the Ozarks this summer as Bagnell Dam's 90th birthday in May – and Missouri's bicentennial (200th) birthday in August – are celebrated. Organizers promise it will be a party like no other.

Locally, a variety of events are in the works. For the Missouri 2021 Bicentennial celebration, communities across the state are hosting events including exhibits, photography contests, and festivals. One group is creating a Missouri Bicentennial Time Capsule which local officials are planning to participate in. Many events will be in August coinciding with the Missouri State Fair and the actual date Missouri was founded, August 10.

"We're still working out some of the logistics but with the boat parade, boats will be divided in categories by the size of the boat, with the smallest in front. We're proposing that it will start at the 19-mile marker and travel at idle speed to the 26-or-27-mile marker. The regatta permit has been filed with the state but has not been approved yet so I can't say that for sure – but we're hopeful," said Lagina

Fitzpatrick, interim director of the Lake of the Ozarks Convention and Visitor Bureau and one of the party planners.

Parade organizers hope to beat the Guinness Book of World Records Longest Boat Parade. Currently the world record is held in Malaysia with 1,180 boats. "We need everyone's help to break this record. We will have registration information soon but mark your calendars to participate so we can bring this record not only to the United States but to Lake of the Ozarks," a Facebook post reads.

If organizers can pull it together, a representative from Guinness will be on hand to count the boats.

Fitzpatrick said a \$25 per-boat registration fee will be charged to participate. That will include one "Best Dam Boat Parade" souvenir T-shirt. Additional shirts will be available for purchase. Details will be released as soon as they are available, Fitzpatrick said, adding that proceeds from the fee and shirt sales will be used to offset expenses of the celebration, including fireworks.

Matt Sutcliff, owner of Bear Bottom Resort in Sunrise Beach and president and CEO of Premier Pyrotechnics in Richland, is handling that part of the celebration and promised it will be a show like Missouri has never seen before.

"The overview of the plans is that we're going to have

shoot sites roughly every 4 miles from Bagnell Dam to the 44-mile marker – so 44 miles of fireworks displays – and they'll be shot so every site is choreographed to music, which will be playing simultaneously. The people out in their boats, in their vehicles or at one of the venues will be able to see at least two, if not three, displays and all hear the same music at the same time," Sutcliff said. "It's going to be massive, and it's really great that it will take place on August 10, a Tuesday, at a time that things typically start winding down. I anticipate that every bed in the entire Lake area will be booked and people will be staying as far away as Jefferson City so they can drive down and be part of it."

Other activities include car shows, an air show, and a concert at Lake Ozark Amphitheater.

"One thing we've learned over this past year is that our community can certainly come together quickly, stay united, and support efforts that impact our area as a whole," K.C. Cloke, executive director for the Camdenton Chamber of Commerce, said. "What started as an idea back in January has now turned into a season-long celebration with many great events in store offered throughout the Lake region. We have so many incredible communities within our Lake area, I

think it would be great to see this Birthday Bash celebration extend activities showcasing each city and town we have. Lake of the Ozarks has gained a far bigger audience over the last year, let's give them another reason to join us for another visit!"

Lake area businesses are encouraged to brainstorm to come up with their own event, offer specials, or to participate by hanging banners and signs which are being made to promote the Best Dam Birthday Bash.

More information can be found at Best Dam Birthday Bash on Facebook, bestdam-birthdaybash.com, and missouri2021.org.

The calendar of events currently includes:

- Guinness World Records Boat Parade, June 12 at 11 a.m.
- Best Dam Car Show, June 12, featuring all makes and models brought in from all over the region.
- Plein Air Competition, August 9-13
- Best Dam Fireworks Show, August 10
- Fun Run/Walk 5K, August 10 at 10 a.m. Held at Old Kinderhook, the 3.1-mile course will wind through the property.
- Best Dam Ice Cream Celebration, August 10. Stop by your favorite local ice cream shop to enjoy the state's official dessert — the ice cream cone.

Summertime NEWS IN BRIEF



Keep It Clean

Shoreline project kicks off. Pg. 7



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Find tips to grow your business. Pg. 15

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 23



Crossword

Fill in the blanks on: 19 Solution: 17

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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

ONE IN FIVE travelers are women discovering the world alone. To help them stay safe, Trip Advisor created a list of safety tips: When meeting with locals, pick safe spots – bookstores, galleries, churches – places where people tend to congregate while enjoying conversation. Dress modestly, follow local customs and always carry a scarf or shawl to quickly cover up. Wear a wedding ring to ward off unwanted advances but don't wear flashy jewelry, and always keep your purse in your lap when seated at a restaurant or on public transportation. Keep personal identification – driver's license and passport – on your person in an internal pocket. Don't walk alone at night – have your hotel or the restaurant call a cab for you – and always carry a business card from the hotel where you're staying in case your driver doesn't speak English. Finally, "carry yourself like you own the place," but never carry more than you can run with.

THE PRICE of the plane ticket should determine your next vacation destination. That's just one of the tips provided by Scott Keys, co-owner of Scott's Cheap Flights, in a Travel and Leisure magazine article. Keyes and his team members seek out deals, then share those deals with subscribers in a newsletter or via email. Another tip - don't fall for advertised fares "because the truly good fares sell and market themselves." Also – don't believe the lie that cheap, last-minute fares are possible. Keys said because business travelers frequently book at the last minute, "airlines will actually boost fares when the departure date looms." The real deals come through mistake fares – prices that airlines publish by accident. Those are shared exclusively with Scott's Cheap Flights' premium members, who pay \$49 a year for access to those deals, as well as deals for peak seasons, cheap flights to Hawaii and Alaska, and early review of the deals free members see.

THOSE WITH AN EYE for fashion might want to pick up copies of "Kyoto" by Mayumi Hosokura and "Normandie"

by Jean Moral, the two newest additions to Louis Vuitton's "Fashion Eye" series. As with the other titles in the series, these books reveal a country, a region, a city, or a destination "through the gaze of a fashion photographer." You can find out when and where the books will be available by visiting <https://us.louisvuitton.com/eng-us/homepage>. According to Travel and Leisure, for those looking for an "extra special version" of the "Travel Books", 30 copies numbered and signed by the artist will be available in select Louis Vuitton stores.

THOSE LONGING to head to open seas will be happy to learn Celebrity Cruises recently announced it will resume Caribbean and European sailings in June. Bookings for the cruises are now open. The European sailings will kick off the schedule with a seven-night cruise to Greece on its new Celebrity Apex, which features 16 decks and is capable of carrying up to 2,910 passengers. The Caribbean cruise will depart from Sint Maartin, part of the Kingdom of the Netherlands which occupies the southern part of a Caribbean island shared with Saint Martin. All passengers and crew members older than 18 – on all cruise ships – must be vaccinated against COVID-19; those younger than 18 will be required to provide negative test results before boarding. The requirements are part of the health and safety measures laid out by the "Healthy Sail Panel." Meanwhile, Norwegian Cruise Line Holdings Ltd. – which operates Norwegian Cruise Line, Oceania Cruises and Regent Seven Seas Cruises – announced it has canceled all departures through June 30, 2021 in order to "meet the requirements of the framework to resume sailing by the U.S. Centers for Disease Control and Prevention (CDC)."

THOSE STILL CONCERNED about COVID-19 might want to consider vacationing at a national park in Alaska. According to an article on the Travel Pulse website, ESTA America analyzed national parks all around the country to figure out how many visitors frequented each park per square kilometer, then ranked the parks by their population densities. They found that the quietest parks were "overwhelmingly located in Alaska, making this state a great option for socially dis-

tant travel." The study showed Big Bend in Texas, Voyageurs in Michigan and Death Valley in California and Nevada also hosted low numbers of tourists.

THE "DUMB FLYER AWARD" should certainly go to the passenger who attempted to open an emergency door on a March 24 Spirit Airlines flight - while the aircraft was mid-air. Flyer Talk reports that the incident occurred after the flight left Cleveland Hopkins International Airport for Los Angeles International Airport. Others onboard said the man got up to use the lavatory, emerged without a shirt, and then attempted to open the emergency exit. Passengers quickly restrained the man, the captain declared an emergency and diverted the flight to Denver International Airport. After the passenger, who could face criminal charges and/or fines, was escorted off the plane by police, the flight continued to its destination without further incident.

MAYBE A "Stupid Decision" award should go to United Airlines Inc., which, according to the U.S. Department of Justice, has agreed to pay over \$49 million to resolve criminal charges and civil claims relating to fraud on contracts for transportation of international mail. According to the criminal non-prosecution and civil settlement agreements, United entered into contracts with USPS to transport U.S. mail internationally on behalf of USPS, and was obligated to provide bar code scans of mail receptacles to USPS when United took possession of the mail receptacles and when the receptacles were delivered to the intended recipients. The airline was entitled to payments only if accurate mail scans were provided and mail was delivered in a timely manner. However, the DOJ said that between 2012 and 2015, United submitted automated delivery scans based on aspirational delivery times, securing millions of dollars in payments from the USPS that they were not entitled to under the contract. United further admitted that it knew they were transmitting fabricated data and that they attempted to conceal it. As part of the criminal resolution, United agreed to, among other things, continue to cooperate with the DOJ and report any evidence or allegation of a violation of U.S. fraud laws.



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History on wheels rolling back to the Lake this spring

By Nancy Zoellner

Classic car enthusiasts should be happy to learn **Hot Summer Nights** organizers have added “brackets” to this year’s cruise-in season. A **Spring Fling Exotic Car Cruise-In** is set for 11 a.m. to 4 p.m. Saturday, April 17 and an **Autumn Days Cruise-In** is planned for 11 a.m. to 4 p.m. Saturday, October 16.

“Exotic” sports cars are a special type of luxury cars that are described as being just as comfortable on the racetrack as they are on the street, by CarHopper blog. Without exception, they are two-doors - sedans or SUVs of any brand would never fit into that category. General guidelines list “acceptable” exotic car brands as Ferrari, Lamborghini, Maserati, McLaren, Ford GT, GT-40, Bentley, Lotus, Dodge Viper, Pagani, Lexus LFA, Shelby Cobra, Corvette ZR1 (05-Newer), Nissan GTR (09-Newer), Aston Martin, BMW Z1, Z8, I8, Porsche 911 Turbo, Carrera GT. 918, Audi R8 - and there might be a couple more that we’ve missed.

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

“Last year, COVID and the government request to ‘social distance’ caused us to reschedule our May cruise-in to a Saturday in October. It was so popular, and we had so many requests to do it again this year that we decided to bracket the whole season with two Saturday events – one in the spring and one in the fall,” explained Bob Schwartz, who co-sponsors Hot Summer Nights with Mike Page.

Although some requested all the events be moved to Saturdays, Schwartz said with the limited parking during the summer tourist season, there

wouldn’t be parking spaces to display the classic vehicles, which typically fill the center lane and most of the adjoining parking spaces.

“Slice of Americana” is this year’s overall theme, but dif-

ferent themes are also featured each month, although participation is not limited to those themes. This year’s Friday night events are set for 5 to 10 p.m. May 14 – Bagnell Dam’s 90th Birthday Bash; June 11,

American Hot Rods and Blown Coupes; July 9, Muscle Cars – All American Speed; August 13, Missouri Bicentennial 200th Birthday Party; and September 10, A Salute to our Front-Line

continues on page 17



Photo: Funlake.com

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CONGRATS ON THE PROPANE PROJECT OF THE YEAR!

Congratulations to Second Home Living and all those involved in the SHL Lake of the Ozarks Propane Inspiration Home.

Showcasing the possibilities of propane home appliances for homeowners, buyers and builders, this project recently received national recognition from PERC [Propane Education & Research Council] as a Propane Project of the Year.

"This home truly adopted propane as its go-to fuel to create an efficient and energy-saving combination. The high-efficiency furnace and tankless water heater are upper level for efficiency, and that will show a very favorable payback period over the coming years. Overall, this home utilizes propane to the fullest extent possible, with energy efficiency and security in mind in case the power goes out."

— Matt Evans,

Building Systems Analyst with Newport Ventures and Propane Project of the Year Judge

Thank you to all those involved in making this project a success. Learn more about this project at propanehomepro.com.

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Thinking of hiring someone to help with your Business Social Media?

Many business owners recognize the huge impact that social media can have reaching potential clients, improving their website rankings, extending their branding efforts, and establishing the business as the expert in their field. Conducting a great social media engagement campaign can take a pretty good amount of time however, and many businesses are now hiring experts to make sure they get the results they need.

Questions to ask before you trust someone with your business social media:

Can I see real examples of Business social media that you have done?

- Some one person businesses or free lancers explain their experience by saying "I've been on Facebook for years!" You should ask for examples of real successes in helping real businesses.

Do you also have Graphic Design, Website Design and Search Engine Optimization (SEO) experience?

- Your Social Media Company should understand how to make great visuals for your posts.
- They should also understand the relationship between website design and how the major search engines use social signals to rank sites.
- They should also be able to articulate various SEO posting strategies to complement your website code. If they are simply posting to "generate buzz", you are not maximizing your efforts or money.

How will you show me results?

- Do they understand the constantly changing world of social media and SEO?
- Can they articulate a strategic plan for your business that drives all of your social media efforts (Blog, Facebook, Twitter, LinkedIn, Google+, YouTube, Pinterest,



Sandy Waggett

others) towards building your business?

- Do they fully understand how to analyze various social media analytics/insights to maximize your engagement success?

Can you provide me client testimonials?

- If you can't talk to current clients to gain their perspective, then consider moving on
- If it's a new or "free-lance" company, consider calling a previous employer to gain insight on the company. Don't hire someone's daughter and be wary of a one person company with this critical piece of your on-line presence!

A great social media company should be focusing on growing your business, not theirs. Find a company that understands your entire on-line presence, have several years of PROVEN successes, has a team behind them that can help advise you on the ever changing landscape of social media and SEO, and can provide you the client testimonials that will ease your mind! If you have any questions about social media, or how to choose a great company to help you, give us a call. Our 8+ years of doing Business social media and 21+ years of website experience means that we probably can answer your question.

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On land and on the 'sea,' it's time to take out the trash

By Nancy Zoellner

This year marks the 30th anniversary of the Adopt-the-Shoreline program at the Lake of the Ozarks – and a whole new way of handling the clean-up process.

According to Greg Stoner,

– and they've hosted a spring banquet. Those won't be happening this year either, although, if COVID numbers continue to decline, the banquet might be held in the fall.

Those aren't the only changes. Although not COVID relat-

those too. Cleanup efforts of the past 30 years have done what they were intended to do – so today, we mostly find a lot of beer and soda cans, cups and fireworks caps – stuff you can throw in a trash bag," Stoner said.

In fact, some volunteers are known to hunt for white foam so they can take a picture to be shown during the annual banquet's slide show. "When we do find a block of foam, there's usually an 8-inch diameter tree growing up through the middle of it," he laughed.

Bob Heckel and Dan Jarvis, who was the plant manager of Bagnell Dam at the time, came up with the idea of the clean-up program. Since 1991, more than 15,000 volunteers representing more than 80 groups have removed more than five million pounds of trash from the lake's shoreline.

For more information or to arrange for trash pick-up, call Ameren Missouri at 573-365-9206.

April also kicks off Missouri's Annual No MOrE Trash! Bash. Coordinated by the Missouri

Department of Transportation (MoDOT), the event draws hundreds of volunteers statewide who clean up litter adjacent to highways.

The No MOrE Trash! Bash has been held every spring since 2004 – except for 2020 when COVID-19 forced the cancellation of the event out of safety concerns. Additional COVID-19 restrictions also limited the use of nearly 240 work-release prisoners and required social distancing for MoDOT's litter control program. The combination resulted in a marked increase in trash along Missouri's highways. MoDOT officials said that's why it's more important than ever to get involved.

"Keeping Missouri's highways clean is a shared responsibility between MoDOT, those who use our roadways and many of the volunteers who help every year to make a difference in how this great state looks to the travelling public," said Becky Allmeroth, chief safety and operations officer. "The Trash Bash is a great opportunity for students, civic groups and those looking to re-

ceive community service credit while they beautify their community."

Last year, MoDOT spent \$6.4 million to remove litter from more than 385,000 acres of roadsides along 34,000 state highway miles. The annual volunteer efforts to pick up litter along Missouri highway—including the Adopt-A-Highway program—have been valued at more than \$1 million.

"Every effort by the public to eliminate or clean up litter helps offset trash removal costs and allows the department to put more money back into maintaining Missouri's roads and bridges," Allmeroth said.

While Adopt-A-Highway volunteers are encouraged to pick litter in their sections during April, she said anyone who wants to help is invited to join in for a one-time pickup. Trash bags and safety vests will be provided to groups engaged in litter pickup.

For more information, visit www.modot.org/adopt-highway or call 1-888-ASK-MODOT (1-888-275-6636).



This photo of a team of volunteers from the Missouri Department of Natural Resources show there was still something to clean up in 2019. MDNR photo.

environmental specialist at Ameren Missouri and the head of this year's program, Ameren will be providing trash bags and dumpsters, as well as pick-up services for those who want to help clean up the shoreline, but they aren't working with other organizations to form clean-up crews and there is no specific beginning and end to the program.

"Although the number is way down from years past, there are a few groups that are working together. We've seen more activity this year than last, when we had only one or two groups. I expect more because I've had several calls in the past few days from people who are wanting to volunteer," he said, adding that with the arrival of the COVID vaccine, they hope to be able to promote additional opportunities this fall.

In the meantime, he said organized groups that plan to cover large areas can request dumpsters to be placed in specific locations and trash bags will be available at the Lake Area, the Camdenton Area and the Lake West chambers of commerce.

In years past, Ameren has hosted workshops to help ensure a safe and fun cleanup

ed, Stoner said the type of trash that's being picked up is also different.

"In the early years of the cleanup, hundreds of tons of debris from docks and junk were removed from the lake's shoreline. You needed to take a Sawzall along to cut up the blocks of foam you'd find! But today, the white, blue and orange foam are essentially a thing of the past," he said.

That's because non-encapsulated foam was banned several years ago due to its impact on the environment.

In 1997, AmerenUE stepped up its effort to get rid of non-encapsulated foam by requiring new structures to use encapsulated foam. However, existing docks were still allowed to use it. Then in 2003, the power company adopted new regulations that banned the use of all unencapsulated foam and required it to be replaced by the end of 2008. A year later, only about 100 to 150 of the 25,000 or so docks on Lake of the Ozarks were known to be out of compliance.

"Back in the day, we also used to pull out a lot of tires. And pre-foam, 55-gallon steel drums were used as flotation, but I think we even got all of

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LOCLG developing road map to the future for Lake Ozark



By Nancy Zoellner

Lake Ozark residents want the city to attract more retail industry and they want more family entertainment. And in all age categories except one – those 18 to 24 – residents believe Lake Ozark is known as a family destination.

That information was gathered through a post card survey sent to the city's 1,000 or so utility customers as part of the process to develop a new comprehensive plan. That project is back on track after taking a back seat to COVID-19 the last several months.

According to city officials, although the city's economic base and infrastructure have evolved in the last decade, the city's development plan has remained unchanged since 2006, in part because it was cost prohibitive. However, last summer Linda Connor, executive director of the Lake of the Ozarks Council of Local Governments (LOCLG), attended a meeting of the board of aldermen and said LOCLG was able to offer the plan update at no cost to the city.

"The plan gives the city a vision as to how it wants development in the future. We want to make sure we put in the plan what the city wants to look like in the next 10-15 years," Connor said, adding that the comprehensive plan would also identify what the city needed to do to drive economic growth and development – something that will be extremely important if Lake Ozark plans to apply for state and federal funds.

After the presentation, aldermen voted to proceed with the project.

In March, the board and city officials were presented with a

project update by Matt Kostelnik, economic development specialist with LOCLG.

He discussed the post card survey, explained that it was part of the process and told city officials that of the 1,000 cards sent out, about 250 were returned – a response rate that Kostelnik and city officials said they were pleased with. Kostelnik said the survey, designed to identify the "wants" and "needs" of the community, will be analyzed and a draft report will be provided to the city's Planning and Zoning Committee for review.

He also shared some of the survey results. Questions and responses included the following:

• **Do you live full-time or part-time in Lake Ozark?**

--69 percent of respondents live in Lake Ozark; 21 percent are part-timers. The remaining 10 percent pay utilities here but did not live here.

• **Do you work in Lake Ozark?**

--53 percent said no, and 47 percent said yes.

• **What industry sectors would you like to see come to Lake Ozark?**

--Majority, retail. Followed by service industry, health care and social services and information technology.

• **How would you rank the City of Lake Ozark's involvement in the community?**

--On a scale of 5, the city received a 3.3 rating.

• **How long have you lived in Lake Ozark?**

--Less than 5 years, 24 percent

--5-10 years, 21 percent

--10-20 years, 36 percent

--20+ years, 20 percent

For a complete look at the

survey, which includes responses by age groups, visit <https://bit.ly/3dajvKw>.

Kostelnik said key components to be addressed in coming weeks include:

- **Land Use.** The staff will facilitate a land use planning and goals meeting to discuss possible future land use scenarios and build consensus among the committee to develop a future land use map. This meeting will also begin the process of setting simple and concise goals for the community based on the survey results and gathered information.

- **Objectives and Strategies Meeting No. 1.** The LOCLG staff will provide suggestions to the committee for establishing objectives and strategies for each goal, building off the previous meeting.

- **Objectives and Strategies Meeting No. 2.** This will provide an opportunity to continue discussion of any remaining topics not covered in the previous meeting and fine tune all of the objectives and strategies.

- **Compiling the Information.** The LOCLG staff will write the full and complete plan document. City staff will have opportunities to review and make comments and suggest edits as needed.

- **Public Open House/Draft Plan Review.** Public comments will be received at the meeting and revisions made to the document based on public input.

- **Final Plan Presentation.** The plan will be presented to the Planning and Zoning Commission for their comments and endorsements.

The board of aldermen will eventually vote on adopting the plan.

A Matter of Trust

Planning for RMDs in 2021

Amid a great deal of uncertainty in 2020 due to the ongoing coronavirus pandemic, we find ourselves once again navigating uncertain waters as it relates to tax planning for tax year 2021. While the CARES Act waived the requirement to take required minimum distributions (RMDs) in 2020, those provisions have lapsed and RMDs are back in play for 2021.

Retirement accounts, including IRAs and qualified plans such as 401(k)s, are subject to the required minimum distribution rules as laid out in the tax code. Account owners must begin taking RMDs upon turning age 72 thanks to the SECURE Act passed in late 2019 (or age 70 ½ if you reached the beginning age before 2020). Additionally, owners of inherited IRAs are subject to a whole new set of complicated rules under the SECURE Act and may still have an annual RMD requirement if they do not fall under the new 10-year payout structure.

Here are some valuable tips to keep in mind when planning for RMDs in 2021:

Keep an Eye on the Horizon for Legislative Changes

While there has been little talk of further COVID-related legislative relief for RMDs in 2021, the potential still exists. If you do not want or need your RMD in 2021, it might behoove you to wait a while before taking your 2021 RMD. And although the CARES Act included provisions allowing RMD funds already taken to be rolled back into retirement accounts in 2020, it is not certain that this special relief would be granted again in 2021. An indirect rollover can also create confusion for taxpayers and their tax preparers. If you can wait to take your RMD, you may want to.

Decide Which Account to Pull From

The IRS allows account owners with multiple IRA accounts to pull their RMDs from one, or all, of their IRA accounts. Choosing the account with the worst performance or lowest transaction fees might be your best bet. Be sure to weigh all of your options and talk with your team of advisors before taking your RMDs for 2021 if you own



Trenny Garrett, J.D., CTFA

Senior Vice President

more than one IRA account. For 401(k)s and qualified plans, however, each RMD must be taken out of the account in which it belongs.

Consider Charitable Giving

If you are charitably-inclined and over age 70 ½, you can give up to \$100,000 per year to charity directly out of your IRA, with zero tax consequences, under the qualified charitable distribution (QCD) rules. The distribution out of your IRA is reportable but not taxable on your tax return, and no deduction is taken for the donation. This tax treatment is especially helpful for those taxpayers who do not itemize deductions.

QCD distributions can also satisfy your RMD requirements for the year, without being included in (or increasing!) your Adjusted Gross Income (AGI) figure, which has potential side-effects on Medicare premiums and other items tied to AGI.

Given the ongoing uncertainty of the coronavirus pandemic, potential changes in tax law, and market fluctuations, it is now more important than ever before to plan diligently for your retirement accounts and related tax consequences. Be sure to discuss these important matters with your Central Trust Company team of advisors, along with your tax preparer and attorney. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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

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The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays. Their inadequacies set up associations for financial failure.

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

Rock Island Corridor continues to move forward

By Nancy Zoellner

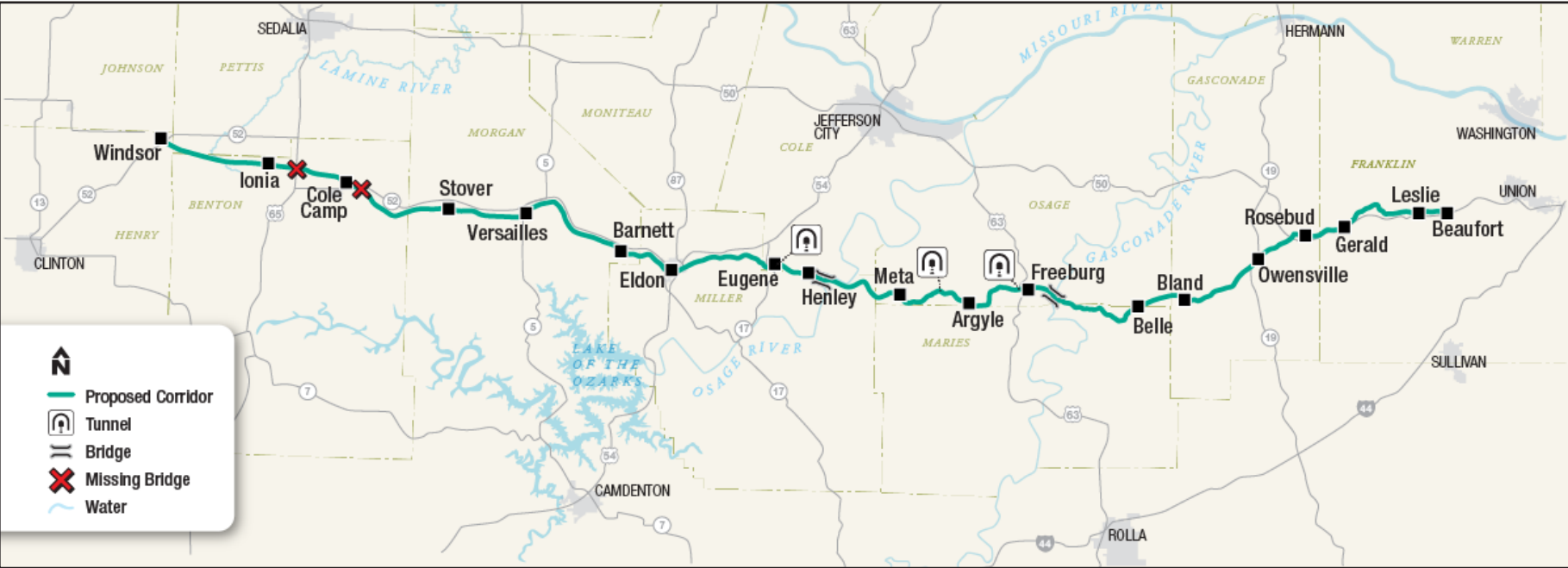
Attracting bicyclists from all over the nation to the northern portion of Lake of the Ozarks is becoming closer to reality. The long-awaited rail-banking agreement between Missouri State Parks (MSP) and Missouri Central Railroad (a subsidiary of Ameren) was signed in December of 2019. According to

Greg Harris, executive director of the Missouri Rock Island Trail, the gift of the 144-mile former Rock Island Railroad corridor will extend the 47-mile segment that opened December 2016 near Kansas City another 144 miles to greater St. Louis – and it will provide rural communities, including Eldon and Versailles, with an eco-

nomic boost. Harris explained that the Missouri State Parks Foundation has contracted with the for-profit fundraising firm Hartsook to raise \$9.8 million – the money needed for the Missouri Department of Natural Resources to take ownership of the corridor – by December 2021.

“Those dollars are to be used to so that taking on this new park would not harm the budget for the existing state parks, Harris said. “The state didn’t want to take this on without funding for it. I’m not sure exactly how much has been raised but Mike Sutherland, the executive director of the Missouri State Parks, recently said he felt

optimistic about how things were going with the campaign so that gives us all hope that it will happen. They’ve invested a lot into this project.” He said his organization has been working with communities to send letters of support and interest in providing maintenance, management, security *continues on page 16*







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Voters to decide fate of Lake Ozark Mayor

By Nancy Zoellner

"The professional and personal conduct of public officials shall be above reproach and shall avoid even the appearance of impropriety," states Lake Ozark Ordinance 2010-36, Section 106.040, covering the "Conduct of Officials."

Lake Ozark's public officials chose not to enforce that law at the March 23 meeting.

Mayor Gerry Murawski did not step down, not a word was spoken about the allegations against him, and the board of aldermen did not ask for his resignation-- after a story came out on *LakeExpo.com* revealing Murawski allegedly admitted to having sex with a prostitute while serving as an alderman. The prostitute was 16, according to reports from the FBI and Columbia Police referenced by the Missouri State Highway Patrol.

According to the article, beyond the alleged involvement with prostitution, Murawski confirmed to having sexual encounters with women he assisted financially while they were in jail.

Murawski has been investigated three times — twice in 2016 and once in 2019 — by the Columbia Police Department, FBI, Missouri State Highway Patrol, and the Missouri Attorney General.

However, law enforcement has not filed probable cause statements with prosecutors in Boone County or Miller County and no charges have been filed.

Lake Ozark Alderman Vernon Jaycox said although the report upset him quite a bit, he felt it was up to the voters to decide if Murawski should continue to serve as mayor.

"We've only had one board meeting since this came out and one of our aldermen is out of town with his job, another is dealing with a death in the family and hasn't been at the meetings and I haven't really talked to the others because I thought the voters should take

care of it," he said, adding that he expected someone from the audience to bring it up at the March 23 meeting — but that didn't happen. It was business as usual.

In the meantime, Murawski, who is running for reelection on the April 6 ballot, has continued to campaign for office and, in fact, during the March 25 Lake TV Live Lake Ozark Municipal Forum, denied any wrongdoing.

He said he had been "bombed" in some of the media "for things that, quite frankly, aren't true," and claimed the story was all part of negative campaigning.

Murawski admitted to making mistakes and using poor judgment for a couple years after his wife died of cancer, but said during that time he, "carried on his wife's passion for helping people." He said after he was elected as alderman and then mayor, he was able to help even more people.

"I'm passionate about helping people. I'm passionate about getting stuff done. But all that was printed is so untrue and if you knew me, you'd know it isn't true."

During the same one-hour political forum, 20 minutes before Murawski's statement, *LakeExpo* released an audio recording of the mayor confessing to sex with the prostitute, reportedly a juvenile, by the FBI. He was an alderman at the time the incident occurred.

The confession is part of a 45-minute recorded *LakeExpo* interview with the editor.

The 3,400-word online article was accompanied by copies of reports filed by the FBI, the Attorney General's Office and the Highway Patrol.

The entire story, as well as reports from the Missouri Attorney General's Office, the Missouri State Highway Patrol, the Camden County Prosecuting Attorney, and the Circuit Court of Miller County, can be found at *LakeExpo.com*.



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Justice Department warns about fake websites

While COVID-19 seems to have boosted business in the Lake's hospitality industry, others haven't fared as well. And although the state and federal government have stepped up to assist those harmed by the pandemic, wrongdoers have also stepped up their game to take advantage of those same people.

The Department of Justice has received reports that fraudsters are creating websites mimicking unemployment benefit websites, including state workforce agency (SWA) websites, for the purpose of unlawfully capturing consumers' personal information.

To lure consumers to these fake websites, fraudsters send spam text messages and emails purporting to be from an SWA and containing a link. The fake websites are designed to trick consumers into thinking they are applying for unemployment benefits and disclosing personally identifiable information and other sensitive data. That information can then be used by fraudsters to commit identity theft.

Unless from a known and verified source, consumers should never click on links in text messages or emails claiming to be from an SWA offer-

sages and emails in attempts to obtain personally identifiable information are commonly referred to as phishing schemes. Phishing messages may look

When in doubt, contact the entity purportedly sending you the message, but do not rely on any contact information in the potentially fraudulent message.

If you receive a text message or email claiming to be from an SWA and containing a link or other contact information, please report the communication to the National Center for Disaster Fraud (NCDF) by calling 866-720-5721 or using the NCDF Web Complaint Form found at: www.justice.gov/disaster-fraud.

If you believe you may have entered information into a fraudulent website, resources on how to protect your information can be found at: www.identitytheft.gov.

To learn more about identifying and protecting yourself from phishing attempts, go to: <https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams> or <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/spoofing-and-phishing>.

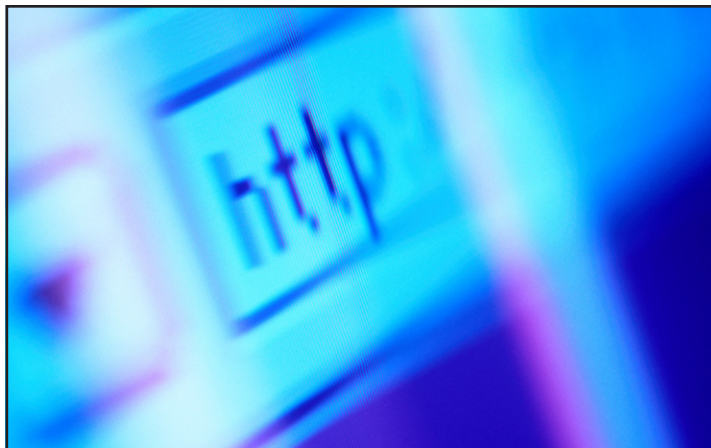
Further information about the SWA-imposter scheme, and

other major scams targeting American consumers, can be found at the Justice Department's Transnational Elder Fraud Strike Force website: <https://www.justice.gov/civil/consumer-protection-branch/transnational-elder-fraud-strike-force>.

This alert is provided by the Justice Department's National Unemployment Insurance Fraud Task Force (NUIFTF) and the Consumer Protection Branch of the department's Civil Division. Members of NUIFTF include: Department of Labor Office of Inspector General, U.S. Secret Service, Homeland Security Investigations, IRS-Criminal Investigation, U.S. Postal Inspection Service, Social Security Administration Office of Inspector General, and FDIC Office of Inspector General.

Find out more about the NUIFTF at: <https://www.justice.gov/file/1319301/download>.

For more information about the Consumer Protection Branch, visit <http://www.justice.gov/civil/consumer-protection-branch>.



ing the opportunity to apply for unemployment insurance benefits. Instead, anyone needing to apply for unemployment benefits should go to an official SWA website, a list of which can be found at: <https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>.

Schemes that use links embedded in unsolicited text mes-

like they come from government agencies, financial institutions, shipping companies, and social media companies, among many others. Carefully examine any message purporting to be from a company and do not click on a link in an unsolicited email or text message. Remember that companies generally do not contact you to ask for your username or password.



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Managing Rental Property

Preventive Maintenance

Talking about maintenance can be pretty boring stuff. However performing preventive maintenance versus doing reactive maintenance can save you big bucks and that is worth talking about.

Since we are a summer destination, the number one thing that you want to ensure is in good working order, prior to the summer, is your HVAC system. If your system fails in the summer not only will you be looking at potentially costly repairs but also a loss of revenue and some very upset guests.

We encourage our owners to get a spring AC check every single year. Only about half of our owners get the check performed. The cost is less than \$100.00. We've been doing this for about 10 years now and we've only had two AC's fail that were checked in the spring. We probably average about 10 calls per summer for AC problems. So in 10 years that is 100 calls and only 2 have been for a unit that was checked in the spring.

One of those failures was in a unit that the owner was told he needed to replace. He chose to wait, ONE MORE YEAR. His system failed the weekend before July 4th! We had to move his next two rentals and he lost around \$3000.00 and still had to put in a new system. Had he installed the new system in the spring he would not have lost the income. That was a \$3000.00 mistake!

We have a spring maintenance list with around 50 different items to check. Our owners can pay for our maintenance staff to check these items or we give them the list and they can check the items themselves. This includes plumbing, appliances, outlets, ceiling fans, gas grills, etc. Checking these things



Russell Burdette

each spring has helped us cut down on the number of problems we have during our busy summer season.

In addition we check about 99% of our properties prior to our guest's arrival. When possible we try to do this the day prior to arrival. We ensure that the lights, cable and AC are working as well as all the kitchen appliances including the garbage disposal. We also check the temperatures in the refrigerator and freezer. Most importantly we check the temperature of the air flowing from the AC vents. By doing this we have discovered issues before the guest arrives and are able to take care of them preventing any issues during their stay.

If we do find an issue that we cannot fix prior to their arrival, we can call them and let them know about it and when it will be taken care of. That has also prevented upset guests and they appreciate that we are on top of things.

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

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How a Prequalification Letter Can Help the Homebuying Process



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Expedite the Loan Process

When you obtain a prequalification letter from a mortgage lender, they will already have a decent idea of your potential for the loan you're seeking. As long as the documentation you provide during the loan process doesn't interfere with what's been reviewed thus far, this can help you get your loan closed faster.

As you can see, there are several reasons to get prequalified for a mortgage at Lake of the Ozarks. The housing market is booming, so the faster you can get a contract signed and the deal closed the better. I would be happy to assist you with your mortgage needs to help you purchase a home at Lake of the Ozarks. So, if you're looking to buy, let's talk about

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If you're getting ready to buy a home at Lake of the Ozarks, there are a few items that you can take care of ahead of house shopping to get better results. One of which is getting prequalified for a mortgage. Getting a prequalification letter from a mortgage lender at Lake of the Ozarks has numerous benefits that can assist you in the home buying process. In this week's blog, I'm going to showcase the reasons to get prequalified before house hunting. Read on to learn more!

What is a Prequalification Letter?

A prequalification letter is a document provided by a mortgage lender that states that they are willing to finance a specified amount of money into your purchase. The lender will typically run your credit and request a few basic income and asset related documents to determine what you can qualify for.

Get an Idea of How Much of a Home you Can Afford

While you're the only person that can truly decide the amount of home you can safely afford, getting a prequalification letter can help provide you with an idea of what your expense ratios will be, or your "debt to income" would be after the purchase. This can certainly help in your decision-making process when shopping homes.

Being Taken Seriously as a Buyer

Another benefit of having a prequalification letter in hand is it will show sellers that you are serious about buying a home. Having this document could give you additional negotiating power when it comes to



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Financing options for small businesses

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

It takes capital to start and run a business. Most entrepreneurs need capital to either launch their startup or grow their business with big purchases like a larger facility or equipment.

There are several ways to get the cash you need to grow your business. The first step is to determine which type of funding is right for you. There are four primary types of funding a small business owner can consider.

- Small Business Loans
- Venture Capital
- Self-Funding
- Crowdfunding

An important first step before determining which type of funding is right for your business is knowing the amount of capital you'll need. Each type of funding has its pros and cons depending on the amount you need, your level of risk adversity, your willingness to relinquish equity versus pay interest, and the amount of capital you already have on hand. If you're one member of a part-

nership of owners, the dynamic of how your business is set up will need to play a part in your decision as well.

Here's a deeper dive into each of these financing options to help you make the right decision for your business.

Small Business Loans

If you want to infuse capital into your business without dipping into your savings or giving up equity, then a small business loan is the place to start. This type of financing is also known as debt financing. The most common way to receive a loan is by going to a traditional bank. Most have various types of loans for businesses and will lend money with payback terms and interest owed.

If you apply for a small business loan with a bank, most will require you to present a business plan, expense sheet, and a financial projection for the next five years. Be prepared to make your case for why your business is a worthwhile investment. Also, be sure to shop around with more than one bank to find the best rate and terms.

If you experience challenges securing a traditional business loan, the U.S. Small Business Administration can support you with an SBA-guaranteed loan, giving a bank more confidence when lending to your business.

Venture Capital

Capital investors trade funding for equity in your business with the expectation of a return. Typically, they also want some level of involvement in your company as further assurance that the business is being managed in a way that's going to ensure they see a worthwhile return on their investment.

If you're willing to give up equity in exchange for capital, as well as some of the control in how you run your business, then borrowing from a venture capitalist can be a great way to get the cash you need. Venture capitalists tend to have a higher threshold for risk than a traditional bank. So, if a bank denies your loan application, you may have luck with a venture capitalist who's more willing to invest. Like banks, venture

capitalists will also expect to see a business plan with expenses and projections.

Self-Funding

Depending on the amount of funding you need and the amount of cash you and your partners are willing to contribute upfront, self-funding may be your best financing option. When you fund your business yourself, you maintain complete control. There's no bank or investor taking a cut of your profits or influencing how you decide to run your business.

While self-funding allows you to reap all of the rewards of your business' success, it also means you assume all of the risks. One of the biggest reasons small businesses fail is that they're underfunded, meaning they simply run out of cash. If you're self-funding your start-up, you need to make sure you have enough cash before you start, plus a reserve.

Crowdfunding

Instead of receiving money from a single investor, crowdfunding is a way of securing funding through hundreds, potentially thousands, of indi-

viduals interested in supporting your business.

Crowdfunders contribute to your business and, in return, ask for a special offer. Other crowdfunders contribute simply because the company supports a cause they believe in. Whatever the reason, crowdfunding can be a great source of cash because it doesn't involve taking on an investor who's looking for equity. Crowdfunding contributions are also not a loan, so there's no interest to pay.

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

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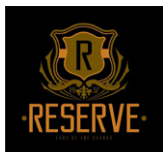
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Rock Island continues

continued from page 10

for the segments that are within their city limits because, unlike the Katy Trail, about 10 percent of the Rock Island Trail's 144 miles are within towns. "Versailles, Eldon, Owensville all have 3 or 4 miles each within their city limits so if they were to agree to take on responsibility for the trails, that would be a big load off Missouri State Parks. We learned that there are only two bridges on the eastern most 43 miles and we're attempting to determine how much it would cost to get those repurposed for trail use. We contacted an engineer firm to inspect them and develop plans to do that to get a ballpark price on what it would cost. Taking care of that would also be another big step in moving forward with the project."

Although the Rock Island Trail will not extend south to Lake of the Ozarks, Harris said because of its proximity to the Lake, long-distance bicyclists are expected to loop down to the Lake – and the biggest state park in Missouri – as they're traversing Missouri.

"That's significant because whenever bicyclists can get close, they take advantage of nearby recreation areas," Harris said. "Many communities are excited because their local trails can connect to the corridor. This is a huge project with worldwide significance."

For more information on the Rock Island Line Corridor visit mostateparks.com. Maps of the segments can be found at <https://mostateparks.com/rockislandlinecorridor#tabpanel-bottom2>. To get involved and support the mission, visit <https://rockislandtrail.org/support/>.

In the meantime, in an attempt to make conditions safer for visitors, the city of

Lake Ozark is in the process of adopting an ordinance that will prohibit riding bicycles, skateboards, scooters, Segways, hover boards or other similar types of motorized pedestrian vehicles on the sidewalks along the Bagnell Dam Strip.

The first reading of the ordinance was approved by aldermen in March. The second reading is expected to take place at their next regular board meeting set for April 13.

According to a press release, the primary focus of the ordinance is the Strip, which has seen an increase in the use of the small, motorized pedestrian vehicles as the area becomes more and more popular. Residential streets are not included in the new restrictions.

"The Strip is a very busy place, and we don't allow skateboards currently," City Administrator Dave Van Dee explained. "We were recently asked about hoverboards and we thought for safety reasons we needed to address the trend and expand our ordinance and include the other types of motorized vehicles."

Police Chief Gary Launderville said he found that several cities have similar ordinances in place to help protect the safety of not only pedestrians but also riders. He noted that there have been incidences where one or more individuals have been seen riding hoverboards after dark, which poses additional safety issues.

Van Dee said signs will be erected to inform the public once the ordinance is approved next month. Signs are currently in place prohibiting skateboards.

The ordinance excludes medically prescribed motorized pedestrian devices. needed for a person to navigate the streets.



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“Insurance Talk”

Why You Need a Personal Umbrella

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 barbeque 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?

A personal umbrella is a policy that offers you extra liability protection for your personal assets and your future earnings if you exceed your primary insurance policy limit. The personal umbrella policies offer personal injury coverage which includes libel, slander, false arrest, mental anguish, defamation of character, invasion of privacy, false imprisonment, and wrongful eviction. The personal umbrella policy can offer you extra protection for your automobiles, boats & PWC's, Motorhomes, motorcycles, collector cars, and ATVs. Personal umbrella policies will offer the extra layer of liability to properties you own or properties you rent. These policies will cover legal defense costs



Katie Peacock, CISR

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

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

To discuss this and other matters, give Katie a call at 573-348-1731, and she will be more than happy to sit down and discuss it.

History on wheels

continued from page 4
Workers and First Responders.

As in the past, organizers are looking for sponsors to help defray the costs of putting on the events. Sponsorship packages start at \$100 and go up to \$2,500. The higher the sponsorship amount, the more the business will be featured on promotional items.

Dance Party have been included.

“Last year, COVID didn't seem to deter anyone. Our crowds even seemed to be bigger than ever. Some of the people wore masks but with the cars, trucks and motorcycles displayed from Bagnell Dam to the top of the Strip, there's plenty of space for people to



Photo: Funlake.com

If COVID numbers continue to decline, organizers hope to bring back the children's entertainers this year. In the past, face painters, clowns, magicians and the Lake Ozark

keep their distance. And the city installed hand sanitizing stations up and down the Strip so I think people looked at it as a safe way to get out, mingle and have a good time,”

Schwartz said. “[judging] from the traffic we saw all winter and the increase we've seen since the weather turned warm – and with people relaxing a little now that the vaccine is available - I imagine this year we'll be even busier, even if the pandemic is still going on.”

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

Seeking a Few More “Kicks”

Nothing says “Americana” more than the Main Street of America – Route 66. Those looking for a little nostalgia can find it a little easier with the recently developed offline Route 66 Navigation App. Developed by Touch Media, the app can provide you with turn-by-turn instructions, it provides points of interest that are compiled by state and it includes a calendar that allows Route 66 events to be submitted for inclusion. The app also offers a “passport” that allows holders to collect unique stamps at 28 different locations along the route and to get free souvenirs and discounts at participating businesses. Route 66 Navigation was created with help from author Jim Hinckley, who has written 19 books including “100 Things to Do on Route 66 Before You Die.” For more information, visit <https://www.route66navigation.com/> or download the free app on your phone.

Lawmakers look at minimum wage

By Nancy Zoellner

Missouri's minimum wage is currently \$10.30 an hour. Per Proposition B, approved by the voters in 2018, it will continue to increase 85 cents per hour each year until it reaches \$12 an hour in 2023.

However, House Bill 726 might change that.

Based on the concept that higher minimum wages eliminate jobs, Rep. Cody Smith, R-Carthage, filed a bill that slows the schedule for increasing the wage. After some back-and-forth, his proposed bill would freeze the current minimum wage at \$10.30 through 2023. Then in 2024, the rate would increase by 85 cents to \$11.15 and stay at that level through 2025. In 2026, it would increase 85 cents to reach the voter ap-

proved \$12 an hour.

The Special Committee on Small Business heard the bill in late March and argued the pros and cons of steadily increasing the rate. Representative Danny Busick, a Republican who represents rural counties in the northern part of the state, said the wage is harmful to businesses who are already struggling but Rep. Neil Smith, a Democrat from St. Louis, said people can't pay their bills on \$10.30 per hour. As of deadline for this issue of the *Lake of the Ozarks Business Journal*, the bill was not yet scheduled for another hearing nor was it on the calendar.

Although some Lake area businesses start employees at minimum wage, many others pay higher to attract workers.

Lakejob.com has numerous job openings posted with few starting at \$10.30 per hour.

Dog Days/ Shorty Pants/ Wobbly Boots posted that they are looking for “reliable people” to fill openings for line cooks, prep cooks, dishwashers, porters, food runners, bussers. They are advertising an hourly wage of \$12 to \$16 per hour.

EconoLift is seeking someone who can assemble using instructions and parts lists; gathering parts, subassemblies, tools, and materials. That job starts at \$15 per hour.

Hi-Tech Auto Body and Towing needs auto parts counter salesperson, who will earn \$12 per hour and an office assistant position in Camdenton starts at \$11.50 per hour.



Celebrate the 51st Earth Day, keep the Lake clean with LOWA

By Nancy Zoellner

Native plants are adapted to the climate and soil conditions where they naturally occur so they're easier to keep. They provide food for the insects, birds and other animals that live in the area so they're more valuable to the environment. They don't require fertilizers and pesticides and they require less water than other plants so they're easier and less expensive to maintain.

But the best news is that numerous plants and trees that are native to Missouri can be ordered from the Lake of the Ozarks Watershed Alliance (LOWA) this month at a much lower price than what gardeners would pay at the store. Wildflowers and sedges/grasses in quart-sized pots are \$4.50; trees and shrubs in quart-sized pots are \$6 and gallon-sized pots are \$7.50.

"By planting natives, you bring lasting beauty to your landscape while helping pollinators and controlling erosion at the same time. We are very pleased that LOWA can make these beautiful, healthy Missouri native plants available to gardeners in the Lake area," said Donna Swall, executive director of LOWA.

This spring, because of COVID, they will again be handling distribution a little differently than they have in past years.

Swall said all plants must be ordered in advance – none will be available the day of the plant pickup. Plant orders will be accepted online through April 12. Then on April 22, those who ordered will need to pick their plants up in person between 3 and 6 p.m. at the Sunrise Beach Fire Station located at 30 Porter Mill Springs Drive in Sunrise Beach. Payment must be by check, which is preferred, or cash – no credit cards – but everyone must bring exact change, "unless people want

to just donate the change to LOWA. And that will be very much appreciated," Swall said.

To see the plant list and make an order, visit the website, www.Lowatershed.org and click on the Events tab.

LOWA also provided some gardening tips. Those who want to attract hummingbirds should plant Foxglove, Beardtongue, Blue Sage, Garden Phlox, Wild Columbine or Shining Blue Star.

Those who want to feed butterflies and their caterpillars need to plant Purple Coneflower, Swamp Milkweed, Prairie Blazing Star or any Goldenrod (Showy, Cliff, etc.) or any Aster.

To feed the bees plant Goldenrods, Blazing Stars, Hairy Mountain, Mint, Blue Sage, Lanceleaf Coreopsis or Asters.

Goldenrods are not the plants that play havoc with your allergies. It's ragweed, according to a LOWA press release.

PRESERVING, PROTECTING AND IMPROVING

As part of its proactive approach to keep the Lake clean, Swall said LOWA also needs volunteers who would be willing to help collect water samples as part of a two-year study of Lake of the Ozarks.

"The collection sites will be around Bagnell Dam, just below the mouth of the Gravois and the Grand Glaize so the water will be what's coming out of those arms; around the 19-mile marker, which is the Grand Glaize; at around the 39 to 31-mile marker, which is the Niangua; then we'll be collecting somewhere between the 42-and-45-mile marker. We'll be collecting samples every Wednesday from May through September, this year and next. LOWA will supply all the equipment. It's part of LOWA's mission to be proactive," Swall said, adding that although she has one person signed up for each site, she would like to have

at least two so the volunteers could take turns collecting samples or at least have backups in case they wanted to go out of town.

Although samples must be collected on Wednesdays, they can be collected at any time throughout the day or evening. Once they're collected, they should be frozen until they are picked up for testing, which will be done at the University of Missouri.

"The study will show that the Lake is healthy. Because in 2017 and 2018 they found chlorophyll at the dam, because there was a small fish kill up the river, we were put on the list. This test will show that the Lake is healthy," Swall said.

Training for collectors is set for 10 a.m. April 21 at the Sunrise Beach Fire District on Porter Mill Springs Drive – the same location as the plant pickup. Those who want more information or want to sign up should call Swall at 573-434-4400.

In addition to needing help to collect samples, LOWA also needs financial support from the public, businesses and organizations to continue the work.

"We read studies, write grants, and teach people what they need to do to keep the Lake healthy. I just finished writing a \$370,000 grant to be able to do this water study and to expand the watershed plan, which only went from the dam to the 19-mile mark only. The new plan will extend all the way up the Gravois, all the way up to Indian Creek, all the way up to the 42-to-45-mile marker," Swall said. "Everyone was concerned about being listed on the 303d list of impaired bodies of water but LOWA can conduct the studies so we can be proactive instead of reactive. We can catch things ahead of time and keep the Lake off the lists – but we need help to do that."

As the Lake Churns Spring Market



Real Estate and Lake News with C. Michael Elliott

As we reach the Spring market and look back at the first quarter of 2021, lake area real estate sales show no signs of slowing down.

I've been reviewing the inventory levels over the last few years beginning in 2016. For comparison I am using the category of lakefront home listings.

In January of 2016, there were 700 lakefront homes on the market on average on any given day. That number increased to 753 in February of 2016 and continued to increase each month until June. In June of 2016, lakefront home inventory had peaked for the year at 1,001 and inventory returned to 671 lakefront homes in December.

It is typical for the inventory to ebb and flow each year and it usually reaches its highest point in June or July.

As the market improved each year, the overall average inventory dropped. That's a pretty obvious result of increased demand and no surprise.

That brings us to this year, 2021. In January of this year the average lakefront home inventory was 208. That's a decrease of 12.6 percent compared to the inventory in the previous month of December 2020. It is still "normal" for inventory to decrease from December to January although in the past I think that is due to people taking their property off the market as much, if not more, than it is due to sales. I'm speaking strictly anecdotally since I don't have a way to definitely track this, but I feel this inventory decrease is due to the sales.

In February 2021, when we would expect to see an increase in average active lakefront home inventory, the market experienced another decrease of 16.3 percent

from January levels to February levels of 174 lakefront homes.

As I wrap this up on March 30th, the full average inventory data is not yet available for March. I can tell you that today there are just 63 lakefront homes actively available.

Something we don't have a shortage of is available agents. There are currently 911 members of our local Multiple Listing Systems and growing daily. You'll have plenty of selection when it comes to getting help finding a lake home. I'd love to have the opportunity!

All sales data obtained from the Bagnell Dam and Lake of the Ozarks Board of Realtors Multiple Listing System for the years 2016 through March 30, 2021.

C. Michael Elliott and Associates is a boutique, privately owned office. Please give us a call if you are considering buying or selling, we'll explain our services in detail and you can decide if we are a good fit for you.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.

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Crossword Puzzle

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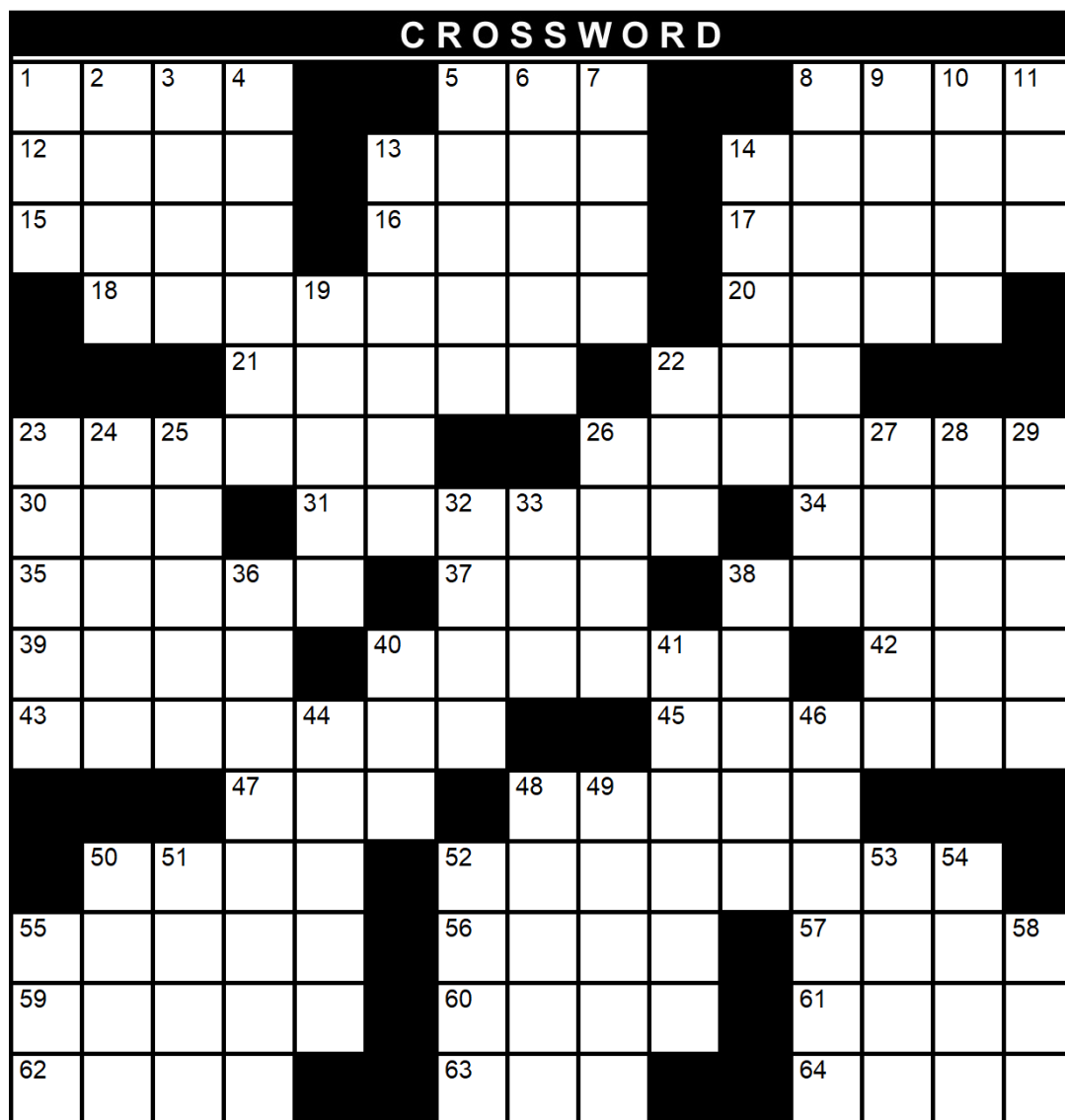
ACROSS

1. Type of tide
5. Sin over tan
8. Schooner pole
12. Part of temple floor plan
13. Made a basket
14. *Main artery in the body
15. * ____-carotene
16. Swear, not curse
17. Reputation-damaging gossip
18. *Physicist of theory of relativity fame
20. Salty drop
21. Turn upside down
22. Mark on Pinterest
23. *Everything around us
26. Porch in ancient Greece
30. Not St. or Blvd.
31. Percussion instrument
34. "Aim High... Fly-Fight-Win" org.
35. Walks like Long John Silver
37. "Dog ____ dog"
38. Like TV or phone in 2021
39. Measuring roll
40. Catch in a net
42. Gorilla or orangutan
43. Pull-over parkas
45. *One of B-vitamins
47. Anger
48. Open disrespect
50. Full of excitement
52. *Explanations that can be tested and verified
55. Words to live by
56. Sword handle
57. Large West African republic
59. "Encore!"
60. Unrivaled
61. From a second-hand store
62. Cleopatra's necklace
63. Second solfa syllable, pl.
64. Makes stitches

Solution page 17

DOWN

1. Pick up a perpetrator
2. Dueling weapon in "The Three Musketeers"
3. ____ Spumante
4. Treat for Dumbo
5. Witches' get-together
6. Egg-shaped
7. Made with stitches
8. *Product of mass and velocity of an object
9. *Equals length times width
10. *Alpha Centauri A., e.g.
11. Toni Morrison's " ____ Baby"
13. Like rheumy eyes
14. On the move
19. Four-eyes' gear
22. Short for "politician"
23. Tiny European republic
24. Type of flu
25. Moderato, e.g.
26. Toupée spot
27. *Scientist Newton
28. *Wrist bones
29. More than occasional
32. Department store department
33. "Pow!"
36. *Mendeleev's ____ table
38. Bake, as in eggs
40. Make bigger
41. Persnickety
44. *Ar, inert gas
46. Bad blood
48. Use a shoe polish
49. *Smallest units of life
50. Jason's ship
51. Wheel inside old clock
52. God of thunder
53. Alleviate
54. Boatload
55. Tom of "Tom and Jerry"
58. Dog tags



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

TUTTLE'S TOWER

Observation towers were popular with travelers and vacationers at the Lake in the early decades because there was so much timber bordering U.S. Highway 54 and State Highway 5 that the Lake was visible only where the highway crossed the Lake or there was a clearing for a business. Tuttle's Tower,

shown shortly after completion in the accompanying photo (photographer unknown), was built in 1936 by E. V Tuttle, the former postmaster of Zebra, which became Osage Beach in 1935. Tuttle lost his job when the Zebra post office was discontinued so he built the Buena Vista (Beautiful View) Hotel near where the Zebra Post Of-

fice building formerly stood. The hotel and tower were along the north side of Highway 54 in Osage Beach between the rock building now occupied by Wobbly Boots and King's Plaza.

"I have been dreaming of that tower for 30 years," Tuttle was quoted as saying afterwards. "Long before I knew of this location a picture of

the tower began to develop in my mind . . ." Before building the tower, Tuttle visited three states studying roadside observation towers to get ideas.

Around the roof of the four-story tower he built a solid guard rail three-and-a-half feet high. Though not shown in the photo here, he added flowering vines that eventually spread around the corners and had lounge chairs in the tower so people could relax and enjoy the fabulous view.

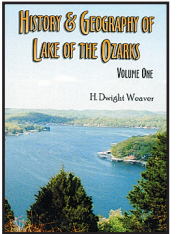
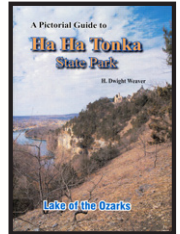
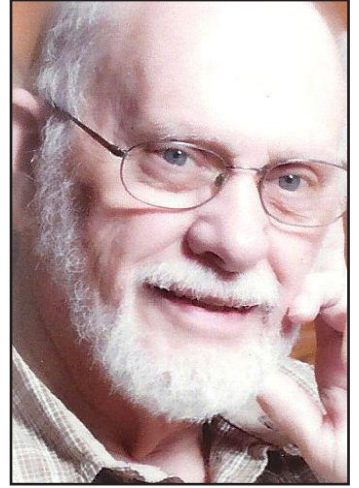
E. V Tuttle also had a museum in the hotel that featured Indian and Civil War relics, geological specimens and fossils. He claimed there was also an old Indian mound at the site. In later years the business became known as Tuttle's Tower Hotel, Tower Hotel and eventually Van's Tower Hotel. The tower and hotel were demolished more than 50 years ago. ■

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 September, 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.



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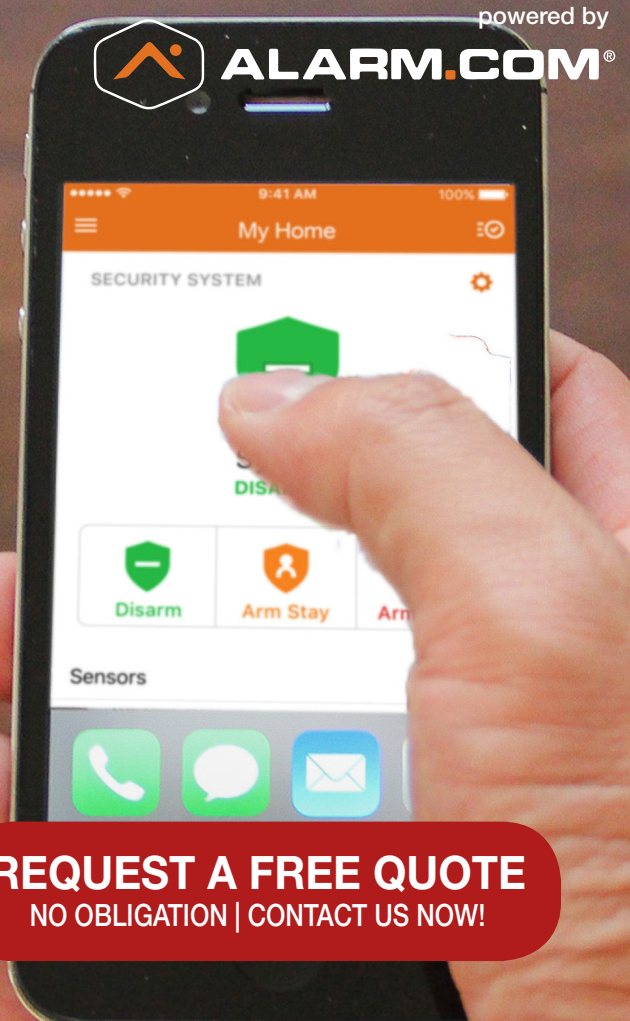
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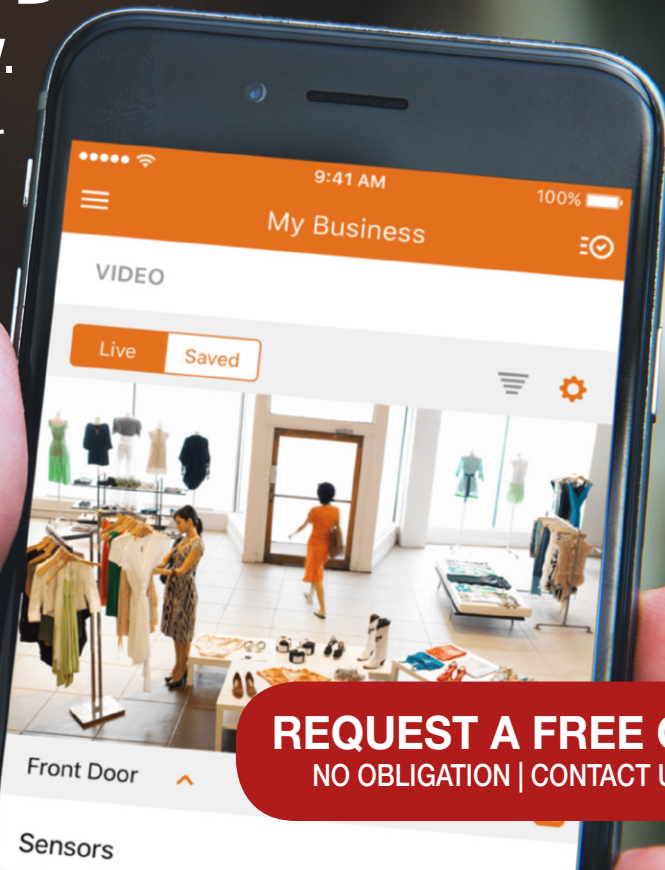
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