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BOATING ON BACK

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SCORE has tips to help. Pg. 14

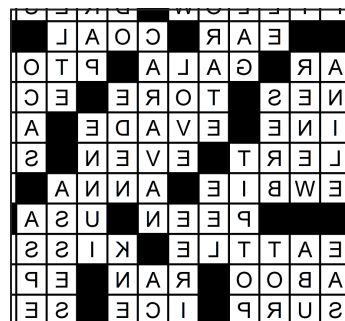


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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 4

APRIL, 2022

Act now to protect against cyberattacks

By Nancy Zoellner

In light of "evolving intelligence" that suggests the Russian government is exploring options for potential cyberattacks, a recent joint Cybersecurity Advisory urges every business and organization in the US to implement or strengthen cyber defenses immediately to "lock their digital doors." According to the White House, the cyberattacks are in retaliation to the economic sanctions placed on Russia after its invasion of the Ukraine.

The advisory, which states that cyber-threats could disrupt essential services and potentially impact public safety, was issued in March by the Cybersecurity and Infrastructure Security Agency (CISA), the Federal Bureau of Investigation (FBI), and the National Security Agency (NSA).

Since February, hundreds of cyberattacks have been reported. The victims of attacks include:

- CVS Pharmacy, Inc., which experienced a cybersecurity incident resulting in the personal information of more than 6,000 consumers being compromised.
- A Michigan-based business services company, which reported that the personal information of 521,000 people may have been exposed in a data breach.
- Numerous health care providers, including several hospitals, that reported data breaches responsible for releasing the name, address, date of birth, contact information, Social Security number, medical history, medical condition or treatment information,

medical record number, diagnosis code, patient account number, Medicare/Medicaid number, financial account information, and username/password of patients.

· Large and small banks, law firms, title companies, non-profit organizations, insurance companies, church organizations, colleges, marketing firms and even a music school.

The government also reported that several companies and organizations suffered data breaches following ransomware attacks.

Ransomware is a type of malware that threatens to publish victims' personal data or perpetually block access to it unless a ransom is paid. Victims include manufacturers, school districts, healthcare providers - even technology companies. Several Midwestern hospitals recently experienced purported Russian ransomware attacks which locked up access to both patients and employee information, preventing paychecks from being cut and patient records from being accessed.

The city administrators of both Osage Beach and Lake Ozark said they recently have taken steps to strengthen their defenses.

"Unfortunately, cyber-attacks and overall cyber risks are a continued concern for municipalities. These threats affect all departments and operations and can have immense impacts on our city's operations, infrastructure, data, and employees," said Osage Beach City Administrator Jeana Woods. "Because of this,

the City of Osage Beach continues to consistently take a proactive approach to ensure effective implementation of technologies and we continually allocate appropriate investment, both in time and money, in our IT infrastructure and programs. That includes educating our employees to keep them aware of current risks and how to use best practices in their day-to-day interaction with technology."

She said the city has prioritized strengthening its cybersecurity defenses by utilizing a VPN (virtual private network), keeping up with modern security tools, and maintaining firewalls and the latest security protocols for all wireless networks. "Osage Beach also maintains the most up-to-date security patches and system upgrades, and regular backups of data are guided by our Disaster Recovery Plan. We also contract with an IT company to support our IT Department and the City's IT infrastructure to comprehensively manage all the security of the city's operations and systems."

Lake Ozark City Administrator David Mitchem said they are still in the process but most of the city hall computers are upgraded with state-of-the-art anti-virus and ransomware detection software.

"We've gone from people getting held up in street for their money to cyber criminals holding up entire organizations. Technology is a blessing for society. At the same time, it's not without its risks, so we've done

our best to cover every angle. Our program is industrial grade - the same that major companies use - and it's well regarded. We have purposely tried to find holes in our system. When we've found them, we've fixed them so there are no longer holes," he said, adding that they were currently going through the same process with the police department's computers. "We've also upgraded our Microsoft Suite of software, and protocol is in place to back everything up daily off site and weekly on site to ensure we won't lose data."

Mitchem said their biggest concern is to make sure they don't lose information about the citizens of Lake Ozark and to protect their banking and accounting systems, "so we've been very diligent. Nothing is perfect but we've been very thorough and we've taken every action possible to prevent both the city and its citizens from being harmed. We started the process even before the announcement was made that systems could be at risk. The Eldon School District and Capital Region Medical Center were hit. The school district recovered in a day; it took Capital Region months to recover. We're doing everything we can to avoid that."

Businesses, organizations, and governments are also urged to remain vigilant and to immediately report any suspected attacks.

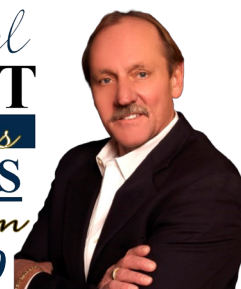
The government is taking that step so seriously that on March 15, 2022, President Joe Biden

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Armchair Pilot

By Nancy Zoellner

MAMA MIA! Fully vaccinated American travelers - those who have received one or two doses within the past nine months and a booster shot - are no longer required to



produce a negative COVID test to enter Italy. Unvaccinated travelers can enter Italy without quarantining but they will be required to supply proof of recovery from COVID within the last 180 days or a negative COVID test. The change went into effect March 1. As part of its "Living with Covid Plan," the UK has also dropped travel restrictions for all international travelers. Previously, restrictions for travelers from other EU countries were loosened, but not for Americans. Several other countries are following suit.

THE NEW "bag drop shortcut" introduced last month by United Airlines at seven major airports across the nation promises to allow travelers to check bags in a minute or less, reducing the amount of time spent waiting in line. According to customer surveys conducted by the airline, bag check-in was one of the most stressful aspects of travel. The new service, which is accessed thru the airline's app, allows travelers to check in and pay for the number of bags they will be checking online. Once at the airport, they drop their bags on at the designated location where they are weighed, checked in and tagged. Although the airline reported a few kinks, the process worked well enough that United plans to expand the program this year to dozens more airports.

SURGING FUEL PRICES are responsible for raising costs on nearly all goods and services. A survey conducted in March by Longwoods International found that they would also have an effect on travel plans. The survey polled 1,000 adults ages 18 and older who were randomly chosen from a consumer panel. Six of 10 respondents felt that summer travel plans could be impacted by rising gas prices. In a release from

the company, the increased expense "might not only limit the number of trips travelers take, but also lead to selecting destinations closer to home or reducing their spending on items like meals, accommodations, and souvenirs as they travel."

DOMESTIC AIRLINE FARES have already been impacted by increased jet fuel costs and increased demand. The cost of tickets for domestic flights has increased from 10 percent to 36 percent, depending on the airline, since the beginning of 2022. Economists predict those prices will continue to rise throughout the summer.

DOING WHAT WE DO BEST. American Airlines will be fulfilling their mission slogan for Missourians with the announcement that it will add an additional flight departing from Columbia Regional Airport (COU) to Dallas Fort Worth International Airport (DFW) starting Wednesday, April 6. The new flight will depart at 11:59 a.m. daily, which gives COU a total of five daily outbound flights - three to DFW and two to Chicago O'Hare International Airport (ORD). #BuiltForYou. That's one of the hashtags being used to promote the new airport terminal at Columbia Regional Airport. According to officials, with walls up and bricks laid, the project is nearing completion. The new terminal will be larger and feature new amenities such as several passenger boarding bridges, a restaurant, a mother's room, a sensory room, and an interior Service Animal Relief Area (SARA). The construction is on schedule to open the terminal in late summer 2022.

A NEW SINGLE CONSOLIDATED terminal that would replace the airport's two existing terminals could be in the future for St. Louis Lambert International Airport. An update to the original plan, which was in design for two years, was released earlier this year by the Airport Commission. Public surveys were then conducted to gather input on such things as layout, most-desired conveniences, baggage claim area design, parking, and terminal accessibility. The next step will be to submit the plan to the Federal Aviation Administration. If approved, the project, designed to meet future passenger and air traffic demands, will be completed over several years. For more information on the timeline and an overview of the project, visit <https://www.flystl.com/about-us/stl-airport-layout-plan/airport-layout-plan-introduction>. Founded in 1920, the airport covers 2,800 acres.

HEART OF THE OZARKS artwork is currently on display at the Springfield-Branson National Airport. The exhibition will be on view through May 27. In the meantime, the

Springfield Regional Arts Council and Sky Gallery at the airport are accepting submissions for The BIG Show, which will run from June through August. The BIG Show takes advantage of the airport's large scale exhibition space and is designed to call attention to the artwork in the Sky Gallery. For information on how to be included in the show, visit springfieldarts.org.

PASSPORTS ARE GETTING a whole new look. In 2021, the U.S. State Department began issuing new Next Generation Passport books that include an enhanced data page and black-and-white laser-engraved photo printed on more durable material that includes high-tech imag-



ery. By the end of 2022, all passport agencies will be issuing the Next Generation Passports. However, between now and then, there's no guarantee that new applicants or those requesting renewals will get the new-look book, and they can't be requested. Previous generation passport books will be valid until their expiration date.

AS ELECTRIC VEHICLES are pushed for ground travel, some are banking that it won't be long before electric planes are put into service. Last July, United Airlines announced it would be buying 100 19-seat electric planes from start-up Heart Aerospace. Heart says the aircraft will be capable of flying up to 250 miles at a cruise speed of 180 knots, which is less than half the speed of similar-sized jets. The size and weight of the batteries limit the planes to short commuter flights. Some say the pilot shortage coupled with the low payback from fares will keep the innovation from getting off the ground.

AS MASK MANDATES continue for U.S. flyers, passengers on some flights originating in Britain and Northern Ireland - including flights to the U.S. - are allowed to fly mask-free. Masks will still be required to enter most airports. Late last year Scandinavian Airlines announced it will no longer require passengers to wear face masks on flights within the Scandinavian countries of Sweden, Norway, and Denmark.

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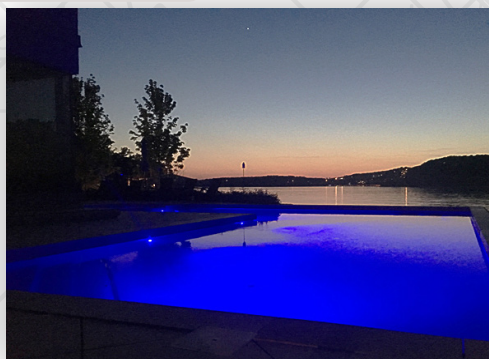
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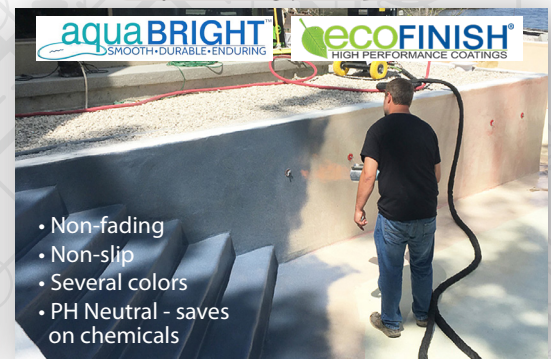


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High oil prices hurt more than just motorists

By Nancy Zoellner

This year Horseshoe Bend Special Road District crews will be painting arrows and stop bars on Horseshoe Bend Parkway, striping all the main roads and several side roads, doing a little patchwork on soft spots and broken pavement, and taking care of a few maintenance projects.

What they won't be doing is resurfacing all the major streets originally included in this year's paving rotation:

Duckhead Road, Old Duckhead Road, Deepwater Drive, Royal Court, Regency Drive, Palmer Drive, Nelson Court, Snead Circle, Trevino Court and Fairlawn Drive.

According to Kevin Luttrell, superintendent of the HBSRD, the change is due to the increased price of asphalt.

Asphalt, a semi-solid form of petroleum, is the material that binds the aggregate – the crushed stone and gravel - together to create a strong, hard driving surface. In addition to the price of oil rising by more than 70 percent over the last 12 months, the cost of aggregate has also risen 10 to 15 percent during the same time pe-

riod, causing the cost of the final product to increase dramatically. "Of the two asphalt companies that bid on our projects, by the ton, laid in place. Last year they paid Capital \$74.40 per ton. This year, Capital Paving's price on the day they put it out to bid



one wants to put an index on it so come September, when we planned to start our large paving projects, we'd have to pay whatever their cost of asphalt would be at that time. The other company bid way high to cover themselves in case the cost of oil continues to rise. I can't blame them. I would hate to be in their shoes right now trying to bid a job," Luttrell said.

The HBSRD pays for asphalt

our price range." He said the price will have to drop back to the seventies range before they take on major projects and continue to offer the same level of service.

"If it doesn't, instead of putting down 5,500 to 6,000 tons per year we'll have to cut back to 4,500 to 5,000 tons per year. I hate to do that because we were staying on top of our roads. There are a few junk roads that we haven't gotten to yet but 90 percent of them are in really good shape and we don't want to get behind. It's worrisome," he said.

- As a comparison:
- 6,000 tons x \$74.40 per ton (2021 price) = \$446,400
 - 6,000 tons x \$88.45 per ton (2022 low bid) = \$530,700

Luttrell said he did accept a bid from Capital Paving to take care of three small projects:

Fairlawn Drive, a gravel road where a new home was built three years ago and more lots have recently sold. Luttrell said they will build the road this spring and summer so they can pave it this fall when there's less traffic. Regency Cove Drive and Royal Court, where the intersec-

tion has been torn out to lower it, and Damsel Road, a short gravel road.

The list for 2023 includes Country Club, Witches Cove, Sunset Drive and Road, as well as several shorter roads that are 200 feet or less. The list for 2024 included Anemone Road; Palisades and Sweet Water, both 2 miles long, are scheduled for resurfacing in 2025.

Funding for the road district is primarily from a tax levy of .35 per hundred so more homes being built on Horseshoe Bend will more funding.

The district, which maintains approximately 170 miles, also receives a portion of the County Aid Road Trust (CART) revenues. CART Funds are apportioned on the basis of two factors: half the funds are credited on the ratio a county's road mileage bears to the total county road mileage in the unincorporated areas, and another half is based on the ratio that county rural land valuation bears to the rural land valuation of the entire state. The CART distribution percentages for FY 2022 are based on these 2021 figures.

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

LOPD adds tool to help every officer make it home each night

By Nancy Zoellner

Thanks to a windfall, Lake Ozark police officers will be getting tasers and Chief Gary Launderville won't have to dip into reserves or rely on the Benevolent Association to pay for them.

"This is not COPS-grant related. Those funds can only be used for repayment of salary for an officer's position over the past three years," he told the board of aldermen at their March 22 meeting. "However, the federal government decided to change their software program right in the middle of our three

years so we weren't able to access that portal for about a year."

He said although his office was supposed to send quarterly reports and updates as part of the grant requirements, they couldn't do that so the funds they were receiving weren't the appropriate amount.

"Well, we finally got caught up and we received a check from the federal government for over \$40,000, thinking we'd only have \$6,000 or \$7,000 coming. The money has already been expended over the last three years so I'd like to take the money from this to pur-

chase the tasers," the chief said.

Chief Launderville said his officers had been requesting tasers for quite some time but because of misuse 15 or more years ago, he was reluctant to move forward with the purchase. However, he said the "days of the cowboy" were long gone and he decided, for safety reasons, it was time.

"Officers go from a baton to their handguns. There's nothing in between. That's a pretty big step in your force continuum. Tasers are another non-lethal tool before you jump to your handgun. Unfor-

tunately there are times when we have only one officer on duty. We try not to do that but when you're short-handed that's sometimes what it is. And when you look at the amount of people we have down here on weekends, even with two on duty, if we have an incident, the taser can be a very useful tool and make a big difference because it can help officers avoid a knock-down-drag-out fight."

A year or so ago an officer on duty by himself was injured during an altercation. "A taser would have prevented that situation," he said.

Studies conducted in the U.S. and Canada have shown that, although, no use of force device is risk free, taser systems are among the safer use-of-force alternatives to subdue violent individuals who could harm law enforcement officers, innocent citizens, or themselves. Unlike other non-lethal tools that rely upon pain compliance, tasers can immobilize subjects who, whether on drugs or are emotionally disturbed, can overcome pain - and they can accomplish that from up to 25 feet away. The system immediately stops any coordinated action by the subject only while the system's current is flowing. Recovery is instantaneous.

Chief Launderville said with TASER 7's new technology, a push of the button generates an arc that can sometimes be enough to deter the situation. The handle of the taser houses an electronic recording device that logs each time the taser is turned on, deployed, and turned off, and that information is downloaded when the taser is docked, "so if the taser is misused, the data will be there. But I stand before you tonight guaranteeing you that these will not be misused."

The system includes both short-range and long-range darts, which shoots up to 25 feet and are promised to fly straighter and faster with nearly twice the kinetic energy for better connection to the target. He said he's talked to the fire district and they already have a protocol in place on how to remove the darts.

"They will be included in our policy, which I will bring to you for approval. Before we ever implement this, we will have a strict policy in place," he said, adding that he also talked to the insurance agent and learned the insurance rate would not go up because the equipment was already included in their liability coverage.

Chief Launderville said he will purchase eight Model 7 TASERS. The \$20,071.32 cost includes the

tasers, holsters, cartridges, batteries, docking stations, software, a five-year extended warranty that covers everything but loss of the taser, and instructor training for Sgt. Dylan Green, who will then train the other officers.

"Sgt. Green has already taken four hours of instruction and will be taking another nine-hour instructor course in Carbondale, Illinois. Part of the training includes getting tased and when he comes back and instructs the rest of the officers, they will all be getting tased," he told the aldermen.

Chief Launderville said in a separate interview that he is also hoping to purchase 13 new body cameras - one for himself, one for each of the officers and two backup cameras. The \$40,000 to \$50,000 price tag will include an extended warranty and docking stations that allow the video to be uploaded to the cloud. Currently they're storing video on their department server, which is taking up all their space.

The body cameras are made by Axon, the same company that makes the tasers he is purchasing. By buying the two together, they will get a discount. "And they're offering us a five-year, interest-free financing plan on the cameras. Breaking it down to \$6,000 or \$7,000 a year, it's a little more palatable."

He said he didn't include the purchase in his budget because he didn't plan on replacing the cameras until he learned that a couple body cams were not working correctly. "The system we currently have requires the officers to manually activate their cameras when they get out of their car. They handle the call, then when they get back in their cars, they have to shut them off. However, we found that when they'd try to download the video, occasionally there wouldn't be anything there - and that's not good. We can't have cameras that are unreliable," he said, adding that in addition to holding the officers accountable, the body cameras have also saved the officers from false complaints. "People call and complain about how they were treated but when I go back and review the tapes, I see that the officers handled themselves professionally and did everything right."

Because he was told the city does not have any additional funds to cover the cost, the chief said he is looking for other sources to help fund the purchase. "Down the road I also hope to add cameras on the vehicles. It's a liability issue."

April Showers Bring May Flowers

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Angler of the Year goes to local

It doesn't get any more special than this. Stover resident Kyler Beckmann, who posed for this photo with his grandparents Lucille and Harry Beckmann, ended the American Crappie Trail National Championship in 7th place, sealing the deal and securing the 2021 American Crappie Trail Team/Angler of the Year quest that he and his

father Shannon Beckmann started.

Kyler, who lost his father in 2021, said he couldn't explain in words the feelings he had when he realized he had won. "Angler of the Year was a life-long dream and goal for me and my dad. I can't express how much it means to me to have it. I love you Dad. We finally did it," he said.



Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

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



Sandy Waggett

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:

1) 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.

2) 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.

3) 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, others) towards building your business?

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

4) 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 15 years of website experience means that we probably can answer your question.

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Meeting a need here and abroad

By Nancy Zoellner

LAMB House, a food pantry and thrift shop serving Camden County residents since 1989, was recently recognized for the donations it has made to an organization that serves the poorest of the poor in Southern Africa.

less, all of whom have nothing more than the clothes on their backs.

"I've been on mission trips to Africa and I've seen the poverty. It breaks your heart. The majority of the people in these villages live in cardboard boxes and lean-

hundred residents of Camden County each month. From March 1 to 24 LAMB House assisted 730 Camden County residents. In 2021, the ministry assisted more than 10,000 people. Needs are growing. In 2017, LAMB House provided assistance to approxi-



William Stanley, executive director of United Volunteers, stopped by LAMB House in mid-March with a plaque thanking the organization for its donations of clothing. Jo Grove, the secretary of LAMB House's Board of Directors, accepted the award on behalf of the ministry.

In March William Stanley, executive director of United Volunteers, presented LAMB House with a plaque thanking the ministry for contributing more than 64,600 articles of clothing in 2021.

According to LAMB House Executive Director Gary Mitchell, a little more than a year ago he began looking for a group that could take out-of-season clothes, shoes and accessories that wouldn't be sold in the organization's thrift store. For many years Victory Mission in Springfield had been making regular pickups but had since discontinued that service.

While searching, Mitchell said he came across information about United Volunteers. That group collects donations of apparel, then works with three different organizations in southern Africa that operate aid stations, providing not only the shoes and clothing but also food. The people they serve are refugees, those displaced by war, and the home-

tos and have no possessions. The government comes in every once in a while with bulldozers and knocks it all down. Then they have to start over again – with nothing. That's why I'm so pleased that we can partner with this group. They do pretty much what we do. They just do it on a much bigger scale," Mitchell said.

Although LAMB House doesn't keep track of the donations, United Volunteers obviously does. In addition to recognizing LAMB House, in March the organization also presented a plaque to the Attic, a resale shop in Fayette, thanking them for donating more than 90,000 articles of clothing to United Volunteers in 2021.

How LAMB House helps, how you can help LAMB House

LAMB House is a 501c3 faith-based organization that provides food, clothing, school shoes and assistance with utilities and prescription medicine for several

mately 5,000 people.

Miraculously, the work is handled by the part-time executive director, and two part-time assistants, as well as 80-some volunteers representing a dozen different churches in the Lake area.

Donated household items, toys, clothes, shoes and accessories are sold in the thrift store, which is open to the public. The proceeds from those sales are used to cover operating expenses – things like utilities, salaries, and insurance. Donations of food stock the pantry. Cash donations are used in a variety of ways but 100 percent of all money goes back to the community.

If your church would like more information on how it can join LAMB House in its mission to "Feed the hungry and clothe the naked" from Matthew 25:35-36, call Mitchell at 573-346-2168 from 9:30 a.m. to 1 p.m. Monday, Wednesday, Thursday, or Friday.

A Matter of Trust

What If Something Happened to You Tomorrow?

Incapacity can befall anyone at any time. The best way to protect your family and assets in the event that disability strikes is to take the necessary steps when there is no doubt that you are fully capable of acting on your own behalf. There are several options you can consider that will protect your wishes should something happen to you.

A durable power of attorney is a legal document that allows you to give someone the authority to act for you. Unlike a general power of attorney, a durable power is not revoked automatically if you become mentally incapacitated. It will survive until your death.

The authority that you grant the individual named in the durable power can be as broad or as narrow as you wish. And the power may be revoked for any reason prior to your incapacity, or in the event that your incapacity proves to be temporary. Regular updating of the power is recommended. Some third parties may reject it if it is more than a few years old.

A revocable living trust can accomplish everything that a durable power of attorney does, and offers its own unique advantages.

A trust agreement delineates what assets are to be placed in the trust and who serves as the trustee and invests the trust's assets. You also name the beneficiaries of the trust, specifically, who is to receive the income from the trust now and who is to receive the trust's assets when the trust ends.

You need to name either a successor trustee to serve should you become incapacitated or a co-trustee who will be authorized to act alone upon your incapacity. Or, if you choose, you can name someone other than yourself to serve as trustee from the outset.

Perhaps the most comprehensive strategy is to create both a durable power or attorney and a revocable living trust. The durable power of attorney can control assets that may have been left out of the trust inadvertently and may be used for financial decisions unrelated to the trust.



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

It's also important to consider your medical care. The individual that you have designated in your power of attorney and the trustee of a living trust have the authority to make financial decisions only. There is another side of the coin.

For medical care decisions you will need to execute either a **living will or a durable power of attorney** for health care. A living will is limited in its scope. It lets you express your wishes regarding your care should you be in a terminal condition and, generally, deals with questions as to whether and what life-sustaining treatments should be undertaken. A power of attorney for health care is much like a durable power of attorney: you delegate someone to make the decisions for you based upon guidance that you have set down in the document.

Whatever your wishes are with regard to what treatments and procedures should (or should not) be withheld, it's important to make your wishes known to your family members and your physician(s) and to put your wishes in writing.

When you seek legal guidance, consider consulting someone who is knowledgeable and experienced about the laws of the state in which the documents are executed. You may want to include your tax and financial advisors as well. Contact Trenny Garrett today at (573) 302-2474 or by email 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.

Lifesavers receive recognition

By Nancy Zoellner

Two deputies with the Camden County Sheriff's Office were recognized for actions they took that saved the lives of two sepa-

rate individuals. The sheriff's office. He presented them with Lifesaving Ribbons and Lifesaving Medals as well as Letters of Commendation.

"It's an honor to recognize

wear the gun and the vest and then you tell me if it's their job.' Giving CPR is a very tough thing to do. I've been a cop over 33 years, I've done CPR many times



Deputy Jeremy Lake (left) and Deputy Cody Hunter (right) were recently recognized by Camden County Sheriff Tony Helms for their lifesaving actions. Nancy Zoellner photo.

rate individuals.

Sheriff Tony Helms recognized Deputy Cody Hunter and Deputy Jeremy Lake at a small ceremony held in late March at

these two deputy sheriffs. People say a lot of times, 'Well, this is their job. Why are you giving them an award?' My answer to that is 'You pin the badge on, you

and I've had only one save in my life," Sheriff Helms said. "I'm very proud of my deputies, but I'm especially proud when they go above and beyond like these

two did."

Sheriff Helms recognized Deputy Hunter first, stating that on March 13, 2022, the deputy responded to a medical emergency in Linn Creek. After arriving, he found the victim unconscious and not breathing and began giving CPR. During that process, the victim began to breathe and a pulse was discovered. The victim was transported to Lake Regional Hospital by emergency personnel and soon after arriving, was placed in the hospital's Intensive Care Unit.

Before he recognized Deputy Lake, Sheriff Helms explained that they didn't get the date wrong on his commendation; because of an oversight, they got it wrong by not giving him a citation when it was earned.

Sheriff Helms said that on May 23, 2020, Deputy Lake was dispatched to the scene of a medical emergency in Osage Beach. After arriving and learning that the victim was unconscious and not breathing possibly due to a fentanyl overdose, he began performing CPR. When Deputy Lake realized that Narcan, a medicine that rapidly reverses an opioid overdose, was needed, he administered the medication while continuing to give CPR. While

performing these lifesaving steps the victim began to breathe and a pulse was discovered. He was then transported to Lake Regional Hospital.

Sheriff Helms credited the deputies' quick actions and clear thinking under stressful situations, as well as their knowledge and performance of lifesaving techniques to saving the lives of the victims. He added that their outstanding performance and service to the community were commendable.

"As you continue to defend the citizens of Camden County with dignity, professionalism, and honor it is with immense pleasure I present these commendations to you," he told each of the deputies.

"I like giving lifesaving awards because it means somebody didn't die. Isn't that awesome? Some will criticize Deputy Lake's use of Narcan, but what if it was your son? What if it was your daughter? We have to treat everybody the same. With some of the negativity going on in the press today about law enforcement, I think it's great that we can honor two men who did good. You guys deserve the recognition. Keep up the good work!"



Ron Dodge

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Lake of the Ozarks is a top destination for vacations but it's also an amazing place to live! If you're thinking about moving to Lake of the Ozarks, this is for you! Our Osage Beach, MO mortgage lender knows the perks of living here because we chose to live here, too. Check out a few of the reasons you should start packing your belongings up & relocate to Lake of the Ozarks:

Exciting Year-Round Events

There are a ton of events that take place throughout the year at Lake of the Ozarks. From boating events to fundraisers, there's always something fun happening! Visit FunLake.com for a complete list of upcoming events you won't want to miss!

Strong Educational System

The schools are second to none in our area! Top educational facilities are available for kiddos of all ages. Not only is the education impressive, but the extracurricular activities available are also great -- your kids will find something that meets their interests to get involved in right away.

Low Cost of Living

Compared to many major cities in the state or across the country, the cost of living is low in this region. This makes our area one of the most affordable places to live!

Plenty of Recreation

The recreational opportunities are endless at Lake of the Ozarks! It's no wonder our lake was named Best Recreational Lake in the United States! From boating to dining to hiking to shopping -- the possibilities for entertainment are plentiful.



Breathtaking Natural Scenery

The natural beauty around Lake of the Ozarks is the BEST! From beautiful sunsets over the water to natural bluffs along hiking trails, you'll be sure to love the daily views when you relocate!

What are you waiting for? Now's the time to get your mortgage pre-approval at Lake of the Ozarks and start the search for your dream home in your dream location. To get started, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com. Here at Team Lasson, we know it's the best place to live and we can't wait to help welcome you to the community when you relocate to Lake of the Ozarks!

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WINS
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Mix 92.7
TODAY'S BEST HITS!

VISIT WWW.BIGBASSBASH.COM FOR REGISTRATION AND EVENT INFORMATION

Kick off spring with these tips

SCORE, the nation's largest network of volunteer, expert business mentors, is dedicated to helping small businesses get off the ground, grow and achieve their goals. Since 1964, the organization has provided education and mentorship to more than 11 million entrepreneurs.

To help small businesses get off the ground, SCORE hosts free, live webinars every week on small business tips and strategies. Each webinar begins at noon Central Time. To register, visit score.org and click on the "Take a Workshop" tab, then click on the Live Webinar box on the left side of the page.

April 5: How to Get an Investor to Chase You - Understanding the Investing Game

Building your business sometimes takes more than just smarts and hard work - it takes money. What do investors look for? Where do I find them? What are the do's and don'ts when approaching investors? What are the upsides and downsides of taking on investment?

In this informative webinar, startup investor expert Allen Clary will break down how the investor game is played and won. Allen has directly helped dozens of startups raise capital at all levels, from small five-figure checks to seven-figure checks.

In this webinar, you'll learn about:

The different types of investors - and which type you need

Where to find the right investors - and how to talk to them

What investors look for and what are their turn-ons and turn-offs

Strategy to get an investor to chase you, instead of you chasing them

The most common 'tipping point' to get an investor to write a check

April 7: Connecting with Customers in the Digital World

It's no secret that customers are the lifeblood of your business and connecting with them is crucial to your long-term success. While digital channels and tools make it easier to reach a larger audience than ever before, the challenge is to make each customer experience as meaningful as the personal, human-to-human connections of the pre-digital world.

In this session, Michelle Rowe, FedEx Services Director of US Performance Marketing, shares digital marketing expertise that will benefit businesses of all

types and sizes, including tips on utilizing channels such as email and social media, paid ad strategy, and the importance of personalized messaging.

You'll learn about:

Online correspondence etiquette

Driving traffic to your website

Choosing the social media platforms that fit your message

When and how to send emails

Developing paid ads that convert

April 14: Ask an Expert - Smart Money Moves for Your Business

So you have finally started to see consistent profits. The next step is to learn money management strategies that improve your business's cash flow.

Join us for this LIVE Q&A session with expert presenter Justin Krane, dedicated to answering your questions.

In this webinar, we will answer questions about:

Pricing

How to set up your business to fund your personal financial life

Increasing your profits

Proactive cash flow planning

April 18: How to Create a Product Pitch That Sells

Do you have a product that's ready to go to market? Is this your year to persuade buyers to put your product in their stores or maybe you're ready to secure an angel investment? This webinar will help you master the art of persuasion and learn how to pitch your product or business to potential investors.

In this presentation, you'll learn the 10 P's to success, the typical pitfalls an entrepreneur makes and how to avoid them, and the structure of the perfect pitch.

Led by the master of persuasion Dara Trujillo from Magic-Makers® Group, small business owners will learn how to take their startup to stardom in this online training.

April 19: Social Media Strategies That Generate Results

This webinar, Certified Social & Community Manager Donna Amos, will show how entrepreneurs can use social media to grow their businesses. She will cover the most effective social media platforms for businesses, as well as the low-hanging fruit that can be used to get started quickly.

Donna will explain how to develop an effective social media strategy and how to measure the success of a campaign.

Here's a taste of what she will cover:

Why social media is important for you and your business

Create a diversified range of quality content with limited time and resources

Build an audience and turn them into paying customers

Actions you can do now that will get results

April 21: Volunteering in 2022 - How it Can Help Small Businesses Grow in Your Community

"Volunteers do not necessarily have the time; they just have the heart." - Elizabeth Andrew

In recognition of National Volunteer Month we are thrilled to have Bridget Weston, CEO of The SCORE Association and Ed Coleman, SCORE Certified Mentor and District Director, join us and share their expertise with the SCORE audience.

This webinar will discuss:

The importance of volunteering in the United States and the impact it has on our nation

The many benefits that come with volunteering

How volunteering with SCORE will help you, the small businesses we serve, and your community!

April 26: Deep Dive into LLCs - Compliance Considerations, Business Liability & Taxation

Filing an LLC provides small businesses with some of the advantages of incorporating, while preserving simplicity through minimal compliance formalities. For example, business owners who operate LLCs aren't personally liable for business debts. But is that benefit alone enough to form an LLC for your business?

Join Nellie Akalp, CEO and Founder of CorpNet.com, for a fast-paced yet in-depth discussion about LLCs, sharing insight for your next discussion on selecting this entity for your business.

Learning Objectives:

The benefits of forming an LLC
Describe tax advantages, disadvantages, and structuring options of the LLC

Determine the differences between a member-managed and manager-managed LLC

Name the compliance requirements for LLC owners

Recall the steps to form an LLC

"Insurance Talk"

with **Belinda Brenizer of Golden Rule Insurance**

Beware of Wolf in Sheep's Clothing

The world of insurance is changing drastically! Some things are great such as new technology at the same time Technology can be harmful and expensive for customers not fully covered. The insurance industry is having to change and adapt to the new criminal elements with all the changes and design coverages to protect their clients. Don't assume your business is too small to worry about Cyber-attacks. Small business are hit at higher rate since they don't have policies & procedures in place.

The biggest change we are seeing is in the Cyber-crimes. You'd have to live under a rock to not know about all the companies that have been hit by Cyber or Computer fraud in the past 10 years. The insurance industry has responded with CYBER insurance.

Cyber Insurance comes in many forms and coverages. From the basic data breach coverage which pays the expense of credit monitoring and notification only by public relations firms to the very sophisticated full Cyber policies that cover things like Forensics investigators, losses to the customer for having data stolen, legal expense for release of confidential information and regulatory fines & coverage for cost cyber extortion. The cost for cyber can be as less than \$100 or much higher depending on what coverages you purchase. At the minimum, you need data breach.

New schemes are arising also that clients need to be aware of and educate their staff that we are seeing almost weekly now called "Phishing". According to a study done by Indiana University, Phishing not only costs the company but can affect the individuals who work there. Phishing is where someone tricks someone to release private



Belinda Brenizer CIC,RWCS

information or bills them using "fake" invoices, emails, documents that appear to be from the company but are from cyber attackers. Some examples are staff received phishing emails with national restaurant chain with malware targeting credit cards to obtain customer credit card info., another was phishing attacks targeting W-2 info in 2017 to get personal information from employee documents, and we've had clients that the accounting clerk has paid invoices on "fake" billing statements that appears like normal invoice from their usual vendors.

There are ways to spot Phishing and we recommend training your employee first by recognizing it is who you think it is. You can double-click or tap the senders name on email to reveal the real email address. Secondly, rethink if you can't verify the sender do not click at all. Be suspicious of email requesting private information like logins/password, addresses, etc. Third, if you are a victim, report it to your IT person or IT support system.

Check with your insurance agent to see if your policy covers Cyber insurance and what coverages are included as it varies greatly.

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



Positive tax flow means smooth ride for Lake Ozark

By Nancy Zoellner

If Lake Ozark residents were asked to number their priorities for the city, road repair and/or replacement would probably top most lists.

Based on the Sales Tax Revenue Analysis shared by City Administrator David Mitchem at the March 22 Board of Aldermen meeting, barring any unforeseen circumstances, that wish will become a reality - the city should be able to tackle large street improvement projects beginning this year.

Mitchem explained how reduced financial liabilities and new cash flow coming in from a variety of sources will make that possible.

One source of revenue is the Use Tax, which was approved by the voters in April 2020. Use Tax applies to all purchases made online, over the phone or in person from out-of-state vendors that do not have a physical location in Missouri. The ballot language states the money can be used only for transportation improvements.

"In March, the city saw \$24,000 in use tax. In the past year, from March 2021 through February

2022, the city received \$251,000 - almost double what was projected when the use tax was passed," Mitchem said, cautioning the board that because it's relatively new revenue, they should let it mature for another six months to make sure it isn't a fluke, "then make a decision on bonding and commit it to fixing the streets."

In addition to Aldi's and Casey's, the Tax Increment Financing (TIF) from Eagles' Landing Project Area 2, which includes Menard's and the movie theater, will also be sources of new revenue.

"Our agreement (on the TIF) was that 100 percent of the sales tax revenue would go back to the developer to offset costs of development. We've had a number of conversations with Andy Prewitt and provided them with the financials that state as of this month, we have fulfilled a portion of our financial agreement with them. Instead of 100 percent of sales tax revenue going to pay off debt service, the city will now be receiving 50 percent of the sales tax from Project Area 2," Mitchem said, adding that he projected the positive cash flow

would be \$569,165 per year beginning in 2023. "This year, I project we'll receive about \$474,304."

He said he obtained those figures by averaging sales tax revenues for the past three years.

"Again - it's an estimate, but the addition of Aldi's and Casey's will bolster the revenue stream," Mitchem said. "The city has invested mightily in the Eagles' Landing TIF over the last 10 years. I believe that over the next 10 or 20 years you'll see that the investment was a good one. There's a successful development occurring there - one that will continue to bloom and grow and be a financial blessing for the community."

The city also has a water bond that is maturing, according to Mitchem. After the final payment is made, an additional \$190,000 will be available to use for other water-related purposes.

He had more good news for the board: Sales tax revenue for March was up 8 percent over the previous year and year-to-date sales tax revenues were up about 6 percent.

He explained that because there are great fluctuations in

sales tax, instead of comparing month-to-month revenues, he felt it would be better to analyze the cash flow in a multi-month review. "So I reviewed it based on two running months and three running months to get a better feel for the stability of the cash flow. The good news is that both the two and the three-month reviews show we have increasing tax revenue and stability."

However, Mitchem cautioned the board to wait another six months before they started spending.

"Even though there's reason for excitement I think it is good business to be thoughtful and not be overly excited. Before we make bid decisions on that cash flow, I recommend we let it mature a few more months. By the time we start the budget review process for the coming year we'll have a better feel for it," he said, advising aldermen that it would also be wise to put money in reserve, in the event there's a downturn in the economy.

To keep the board apprised of the city's financial status, Mitchem said he planned to provide a monthly analysis of how

sales tax revenues and contractual agreements through Transportation Increment Financing (TIF) and Neighborhood Improvement District (NID) are impacting city revenue. "Just like a business, we want to have a predictable cash flow. We need to do an analysis monthly to ensure that stable cash flow is there," he said.

According to Mitchem, because developments were not fulfilling their commitments to the city, those NIDs were having a negative impact of approximately \$42,141 on the 2022 general fund.

Current NID outstanding balances are:

Mockingbird \$625
Shorewood \$6,701.57
Eagle Crest \$271.77
Knox Point \$304.10
Roscoe \$300.62
Osage National \$33,938.11

"At this time I'm working with our legal counsel to find ways to get those financial commitments of the property owners flowing back to the city," he said. "And as we do those NIDs in the future, we need to be thoughtful on how they're designed."

TECHNOLOGY AND LIFESTYLE

*Cool Gadgets and Gizmos
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Oura Ring 3

If one of the reasons you are not using a health tracking device is the bulkiness, we have your answer. If it's not well... The Oura Ring 3 does a lot of the things your FitBit or AppleWatch can, without the size. It literally fits on the tip of your finger. 24/7 heart rate monitoring, 7 temperature sensors, sleep analysis and more. It adapts and responds to your body while you are at work or play. The available app fills out the capabilities with a full-featured set of monitors and trackers. **Ouraring.com \$299.**



Apple M1 Mac Book Pro

It's been out a few months, and the consensus is in-- it's about time, Apple. The ports are back, the speed is back. Load it up with up to 64GB of RAM, in 14 or 16 inch models, the new M1 and M1 Max 10-core chips breathe life back into the MacBook Pro line. The Liquid Retina XDR screen is dazzling, and with the M1 Max's 32-core GPU you can grade color in HDR on 8K ProRes 4444 video. With the M1 series' power-sipping design the 14-inch delivers up to a reported 17 hours and the 16-inch an incredible 21 hours of use. YMMV. **\$1999 and up Apple.com**



Google Pixel 6 Pro

Everything that everyone loves about Pixel phones, but more. The incredible cameras, fast processors, accessibility to Google features, yes and yes. But this may be the one to get you to switch from Apple. You get a lot here, and save hundreds. You get the new Tensor chipset, triple high-resolution rear cameras (50MP/48MP/12MP wide angle). 6.7 inch OLED high-resolution screen, 12GB RAM, storage in 128/256/512GB capacities and more. **\$899 Store.Google.com**

Water district adopts efficient, user-friendly system

By Nancy Zoellner

Customers of the Camden County Public Water Supply District #4 will soon be able to monitor their water usage in real time, measuring water usage down to 1/100th of a gallon and viewing usage as often as every 15 minutes.

That's because new "smart" water meters are being installed to replace aging meters that required four to five people working four to five days to read them manually.

According to PWSO #4 General Manager Anthony Butt, some 2,200 meters are being installed on Horseshoe Bend - primarily in the Village of Four Seasons - another 800 are going in on Shawnee Bend.

The new system uses cellular transmitters to share the data. Customers can gain access to that data from an "Eye on Water" app that can be installed on both Android and Apple phones, or from their computers. After all the meters are changed out the water district will do a mass mailing to all customers that will include instructions on how to download and then use the portal.

"Like anything new, it might take a little getting used to but it's going to be very helpful. For example, alerts can be set to let customers know if more than one gallon of water is being used every hour, which will make the system especially useful to second homeowners who aren't at the Lake or locals who head south in the winter," Butt said.

The water usage will be charted on a graph. If the graph shows con-

stant usage, customers can determine if the leak is inside or outside in the pipes that run underground from the meter to their house by shutting off the main water valve inside the house, leaving it off for a couple hours, then checking to see if the portal continued to register water usage during that time. Underground leaks can develop when pipes, which were installed by the builder, shift or when rocks puncture the line. Homeowners - not the water district - are responsible for repairing or replacing those lines.

Adding a little levity to what could be an expensive and somber situation, once the new meter detects that the problem has been fixed, the app will send the user a notification saying "Great job! You fixed the leak!" As of mid-March, more than 100 leaks, two of which were at the homes of district board members, had been discovered during installation.

"The great thing is that it puts the power into the customer's hand. It lets them know what's going on with their water usage - what's running through their meter, and when it's running through their meter," Butt said. The smart data collection system will also allow the district to monitor its network to quickly diagnose and address issues and to bill customers more accurately.

Butt said he started looking into switching to smart meters soon after he came on as general manager in 2019. First, crews checked existing meters and found that about 80

percent were catching only about 80 percent of the flow of water being used.

He said they chose Badger Meters because they were the low bidder and because they use existing cellular networks to send the data. The infrastructure is already in place.

Murphy Brothers, who came highly recommended and who had previously installed Badger Meters, was the low bidder on installation and got the job. Installers began swapping out the meters in mid-October. Butt said they expect the project to be completed by mid-April.

The cost of the Badger Meters, which included the customer portal, was \$225 each. The old meters were given as scrap to the meter change-out crew in return for a couple-dollar price reduction per meter, bringing the total cost of the project to just under \$1 million. Butt said they projected that the system would pay for itself in 10 years.

However, not every meter will be changed out. Butt said the district had just purchased 500 Hershey meters right before he came on board, "And one of the benefits of the Badger system is that the radios - the cell unit - that reads the signal off the register on the meter and sends the reading to us can be hooked up to other brands of meters. We kept those 500 meters and just changed out the cell unit so they will work with the rest of the system."

Managing Rental Property Purchasing for Profit

In our current real estate market, many people are looking for investment opportunities. They are hoping to find a second home or condominium that they can purchase and operate as a vacation rental property, providing a return on their investment.

Prices for homes and condos have increased dramatically over the last few years as people have discovered the Lake of the Ozarks due to the Covid-19 Pandemic. The increase in prices just makes it that much harder to realize a profit or to even break even when purchasing a potential vacation rental property.

The main reason that it is so hard to make profit in our rental market is due to the relatively short rental season. Places like California and Florida enjoy a rental season that runs around 9 months of the year or more depending on the area. At the Lake of the Ozarks, if the water is too cold for visitors to enjoy the lake, then, for the most part visitors are not visiting our area. Our main rental season runs from May through September, accounting for 91% of all rentals last year. The prime rental season is Memorial Day through Labor Day, usually accounting for 80% to 85% of all rentals during the entire year.

Obviously, there are only so many days in the summer and keep in mind that our market is primarily a weekend destination. Between Memorial Day and Labor Day there are 15 weekends in most years. The average stay is three and a half nights in condos and four nights in homes. That works out to around 52 to 60 rental nights, if you are not using your property. Prior to the pandemic we were aver-



Russell Burdette

aging around 40 rental nights in condos and 48 rental nights in our homes. The last two years, due to Covid-19, we have been averaging 62 nights in our condos and 79 nights in our homes.

If you have a two-bedroom condo that you purchased for \$250,000.00 and you put 20% down, your payments will be around \$1000.00 per month and that doesn't include insurance, association fees, electricity, etc. At the current average of 62 nights x \$225.00 per night you would have around \$14,000.00 in rental income vs. around \$15,000.00 or more per year in your mortgage and expenses. Add a rental manager to the mix and it will be really hard to make a profit.

While we do have some homes and condos that rent for over 100 nights per year, that is the exception and not the rule. If you are wanting to invest you will need to find just the right property and if you are just looking to off-set some of your costs, it will be much easier to find a good property that fits your needs.

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

LOWA's Spring Native Plant Sale

Beautify your yard while supporting the Lake of the Ozarks Watershed Alliance in its efforts to keep Lake of the Ozarks clean by supporting LOWA's native plant sale.

This year's pick-up date will coincide with a Watershed Planning Stakeholder Meeting where Sue Bartelette will speak about flower and garden design and Caroline Toole will talk about our stake in the Lake area's ecology.

Although there will be extra plants available in case you forgot to order something you wanted, for the best selection, pre-order your plants by visiting lowatershed.org.

While picking out your plants, consider helping to keep the environment stable by establishing

pollinator plots for endangered bees as well as flyways for the Monarch butterfly.

Pricing ranges from \$4.50 to \$7.50 per container as outlined on the plant price list.

After you've made your list, email it to billington47@gmail.com and be sure to include your name, email address and phone number. Someone will contact you to confirm the order and let you know the total amount that will be due at the time of pick-up. You can pay by cash or check. The deadline for ordering is April 20.

Plants will be available for pick up from 3:30 p.m. until 6 p.m. April 27 at the Lodge of Four Seasons on Horseshoe Bend. But plan to come early! Landscaping profession-

als from Southwest Stone Supply, Heartland Landscape Group and Horseshoe Bend Docks and Rip Rap will be on hand from 12:30 to 1 p.m.

A stakeholder meeting is scheduled to run from 1 to 2 p.m. Bring your ideas for establishing the new Watershed Management Plan that will affect the health of the Lake for the next 10 years. Caroline Toole will be talking about the four watersheds that will be added to the plan.

The Flower and Garden Design presentation by Sue Bartelette will run from 2:15 to 3:15 p.m.

For more information visit lowatershed.org.

New Chamber Executive Director

The Lake Area Chamber of Commerce has named Morgan Crainshaw as its new Executive Director, effective March 31st.



"We are thrilled to have Morgan Crainshaw lead the Chamber," said Board President Cole Bradbury. "She brings a wealth of experience in and around the Lake business community, and we know that will serve our members well." As Executive Director, Crainshaw will be responsible for the successful leadership and management of the Chamber according to the strategic direction set by the Board of Directors.

Crainshaw is currently the

Area Sales & Marketing Director for Arrowhead Senior Living Community. Prior to that, she spent over four years with the former Osage Beach Outlet Marketplace, first as Director of Marketing & Business Development and then as General Manager.

Crainshaw stated, "I am thrilled to come back to the Chamber. I have seen this amazing organization and community from several different perspectives, and I can't wait to grow the Chamber's role and value to our members." Crainshaw previously served as the Chamber's Membership Director from 2012-14 and as a board member from 2015-21.

The Lake Area Chamber of Commerce is the Chamber for the Lake Area, boasting over 600 members across every possible industry. The Chamber operates the Lake of the Ozarks Visitors Center and the famous "Hollywood" sign, and puts on popular events like the Magic Dragon Street Meet Nationals car show, Cocktails & Caddies golf tournament, Mardi Gras Pub Crawl, and monthly Lake Area Networking Socials.

Local Real Estate Team Honored for Outstanding Performance

Tammy Rosenthal, team leader of Fran Campbell Team with RE/MAX Lake of the Ozarks, has qualified for the prestigious RE/MAX Pinnacle Club Team Award, which honors high-achieving real estate teams for their service to buyers and/or sellers during the past year. This is the highest team achievement in the RE/MAX network.

This is the 2nd year Fran Campbell Team has received this high honor. "It's a tremendous honor to receive this award," said Rosenthal. "Our team of Amber Elliott, Julie DeFrates, and Virginia Kirvan, with the support of Kerry Goodwin and Zach Kyriazis are fully committed to providing superior service to our clients with every transaction. We could not have reached this milestone without their trust to guide them through one of the biggest transactions of their lives, and we are grateful for their endless support."

Rosenthal has been serving her community as a real estate agent with RE/MAX Lake of the Ozarks for 15 years and has extensive experience in work-

ing with both buyers and sellers. Among Rosenthal's list of



achievements, she has earned RE/MAX Hall of Fame, Certified Luxury Home Marketing Specialist Guild (CLHMS), Council of Residential Specialists (CRS), Accredited Buyer's Representative Designation (ABR), Certified Distressed Property Expert (CDPE), Resort & Second-Home Property Specialist Certification (RSPS), Real Estate Negotiation Expert Certification (RENE), and Seller Representative Specialist (SRS).

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Lake's legendary Street Meet will be rolling around soon

Spots are filling fast so those who want to show off their rides in the upcoming Magic Dragon Street Meet Nationals need to sign up now. The show, scheduled for May 6 to 8, already has 450 vehicles registered. Only 825 registrations will be accepted. The show, which will be held on the historic Bagnell Dam Boulevard, is open to all makes, models, and years of cars, trucks and motorcycles. The Strip will be closed to normal traffic during show hours; only show vehicles are allowed within the boundaries. Organizers say this creates an absolutely electric atmosphere - like being on the set of "American Graffiti." For more information or to register online visit magicdragoncarshow.com.

As the Lake Churns

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 and operates a boutique office focused on personal service. 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 located at 3738 Osage Beach Parkway.



Real Estate and Lake News with C. Michael Elliott

2018-2021 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2018	885	\$320,159,844	120	\$361,763		
2019	895	\$331,585,146	121	\$370,486	1%	4%
2020	1260	\$576,329,910	93	\$457,405	41%	74%
2021	1080	\$640,534,471	62	\$593,087	-14%	11%
Residential, Villas & Townhomes Offshore						
2018	1084	\$164,704,013	114	\$151,941		
2019	1069	\$179,032,022	105	\$167,476	-1%	9%
2020	1285	\$254,051,193	103	\$197,705	20%	42%
2021	1397	\$359,900,371	72	\$257,624	9%	42%
Waterfront Lots						
2018	86	\$10,322,050	208	\$120,024		
2019	78	\$10,361,822	193	\$132,844	-9%	0%
2020	198	\$34,064,800	250	\$172,044	154%	229%
2021	235	\$49,013,270	182	\$208,567	19%	44%
Other Lots & Lands						
2018	254	\$7,638,218	186	\$30,072		
2019	276	\$10,701,199	129	\$38,772	9%	40%
2020	378	\$17,259,547	156	\$45,660	37%	61%
2021	511	\$30,597,806	169	\$59,878	35%	77%
Condos & Timeshares						
2018	850	\$140,001,652	119	\$164,708		
2019	858	\$151,349,815	101	\$176,398	1%	8%
2020	1160	\$243,284,356	86	\$209,728	35%	61%
2021	1109	\$297,360,367	42	\$268,134	-4%	22%
Commercial Properties						
2018	77	\$19,706,018	322	\$255,922		
2019	77	\$24,900,882	151	\$323,388	0%	26%
2020	104	\$36,522,785	208	\$351,181	35%	47%
2021	135	\$58,248,855	176	\$431,473	30%	59%
Farm						
2018	21	\$6,574,000	99	\$343,048		
2019	20	\$5,434,000	113	\$271,700	-5%	-17%
2020	28	\$11,558,075	110	\$412,788	40%	113%
2021	36	\$13,758,457	83	\$382,179	29%	19%
Homes Over a Million						
2018	28	\$47,553,900	237	\$1,698,354		
2019	26	\$37,497,750	149	\$1,442,221	-7%	-21%
2020	84	\$129,539,840	97	\$1,542,141	223%	245%
2021	111	\$199,591,220	84	\$1,798,119	32%	54%

Based on information from the Association of Realtors from Jan 1 2018 thru Dec. 31, 2021



The Camdenton Area Chamber celebrated one of their newest members, Lincoln Marine, with a ribbon cutting on Saturday, February 26th, 2022, at the 2022 Home, Business, and Lake Living EXPO held at The Regalia Hotel & Conference Center. Staff and Board Members of the Camdenton Chamber along with Dogwood Royalty joined Lincoln Marine at their EXPO booth to celebrate their new membership. Lincoln Marine is a subsidiary of Thunderstone Manufacturing, LLC, a leader in the production of power tarp systems across multiple industries. Thunderstone's state of the art facility provides a multitude of functions from engineering, manufacturing, product testing and warehousing.

No MOre Trash!

Bash seeks volunteers for annual litter cleanup

As winter turns to spring, attention turns to the trash that has accumulated on roadsides during the winter months. Those who want to make Missouri beautiful again are invited to help with the spring cleaning going on this month.

Becky Allmeroth, MoDOT chief safety and operations officer, said that in addition to Adopt-A-Highway volunteers

who will be picking up trash in their sections, others - individuals as well as community groups - are asked to consider participating in a one-time volunteer effort.

MoDOT will provide trash bags and safety vests to anyone who volunteers. Regionally, events will be announced that people can come join in the litter pickup.

"Missouri was one of the first states in the country to imple-

ment the Adopt-A-Highway program," Allmeroth said. "Now in its 35th year in our state, Adopt-a-Highway has recruited volunteers who perform about \$1 million a year in litter cleanup. Every section served by adopters allows MoDOT to devote resources to other much-needed tasks."

To learn more about how you can safely participate, visit www.modot.org/adopt-highway or call 1-888-ASK-MODOT (1-888-275-6636).

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Crossword Puzzle

THEME: ROMANTIC COMEDIES

ACROSS

1. "We all fall down" preceder
6. Zedong of China
9. W of gridiron's WR
13. Short for betwixt
14. Second-largest bird, by height
15. *"The Taming of the ____"
16. Godfather's family
17. Make a choice
18. Bridal veil fabric
19. *Like Rock Hudson's and Doris Day's talk
21. *Katherine Heigl wore 27 of these
23. Dumbo's big one
24. Gift for the naughty
25. *"I Was a Male ____ Bride" starring Cary Grant
28. Inauguration ball, e.g.
30. Eyelid drooping
35. Half of binary code
37. Ruptured
39. PayPal money
40. Part of colliery
41. Avoid, as in taxes
43. "The Sun ____ Rises"
44. "Colorful" announcement
46. Fifty-fifty
47. Bit of slander
48. Rookie
50. Tolstoy's Karenina
52. Hitherto
53. Hammer part
55. Canada's neighbor
57. *Sleepless in which city?
61. *Drew Barrymore has never been what?
64. Don't mention it
65. Akira Kurosawa's 1985 movie
67. Erasable programmable read only memory
69. Seize a throne
70. Gold medalist Nathan Chen's turf
71. Smooth transition
72. Post-deductions
73. "But I heard him exclaim, ____ he drove out of sight, Merry Christmas..."
74. Sound like Wilbur

Solution on page 23

DOWN

1. 20s dispenser
2. Type of meet
3. Sound reproduction quality
4. Expatriate
5. German POW camp, slangily
6. Garfield's cry
7. Unit of electric current
8. One up
9. "____ Afraid of Virginia Wolf?"
10. Novelist Murdoch
11. Expunge
12. Bo Peep's females
15. Gracefully slender
20. Perform on a dais
22. Eminem's genre
24. Wagon train, e.g.
25. *Julia Roberts played a pretty one
26. Old and feeble
27. Extend subscription
29. *It's crazy and stupid?
31. South American tubers
32. *Who did Harry meet?
33. Question in dispute
34. Like small distance
36. Belgrade native
38. *She starred in "I Dream of Jeannie"
42. Boredom
45. A-one
49. Slippery reef dweller
51. Appraise
54. Like a haunted mansion
56. Colorado skiing destination
57. Render speechless
58. Facilitate
59. Adjoin
60. Suit material
61. Leg joint
62. "Cogito ____ sum"
63. Brooding
66. Acronym, abbr.
68. NYC art museum's nickname, with the

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
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48					49		50			51		52		
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57	58	59	60					61				62	63	
64						65	66			67				68
69						70				71				
72						73				74				



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Protect against Cyberattacks

continued from Page 1

signed into law the Cyber Incident Reporting for Critical Infrastructure Act, which establishes two new reporting obligations on owners and operators of critical infrastructure: They must report certain cyber incidents to the CISA within 72 hours, and they are obligated to report ransomware payments within 24 hours.

The White House has also launched public-private action plans to shore up the cybersecurity of the electricity, pipeline, and water systems and has directed departments and agencies to use all existing government authorities to mandate new cybersecurity and network defense measures.

Businesses should execute the following steps immediately:

- Mandate the use of multi-factor authentication to make it harder for attackers to get into your system;
- Deploy modern security tools on your computers and devices to continuously look for and mitigate threats;
- Check with your cybersecurity professionals to make sure that your systems are patched and protected against all known vulnerabilities,

- and change passwords across your networks so that previously stolen credentials are useless to malicious actors;
- Back up your data and ensure you have offline backups beyond the reach of malicious actors;
- Run exercises and drill your emergency plans so that you are prepared to respond quickly to minimize the impact of any attack;
- Encrypt your data so it cannot be used if it is stolen;
- Educate your employees on common tactics attackers will use over email or through websites, and encourage them to report if their computers or phones have shown unusual behavior, such as crashes or operating very slowly; and
- Engage proactively with your local FBI field office or CISA Regional Office to establish relationships in advance of any cyber incidents. Please encourage your IT and Security leadership to visit the websites of CISA and the FBI where they will find technical information and other useful resources.

According to RickIQ, a Microsoft company, 648 cyber-threats occur every minute. Cybercrime costs businesses and organizations \$1.79 million every minute.

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Crosswords Solution

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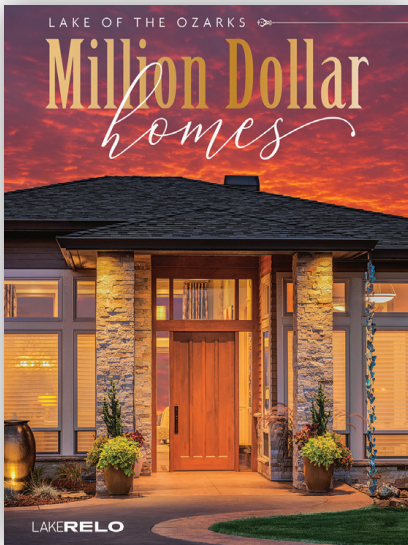
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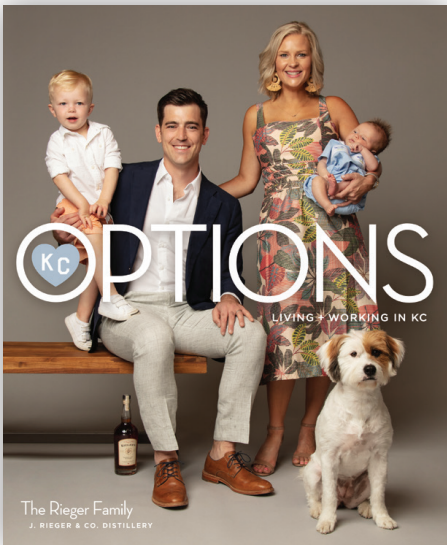
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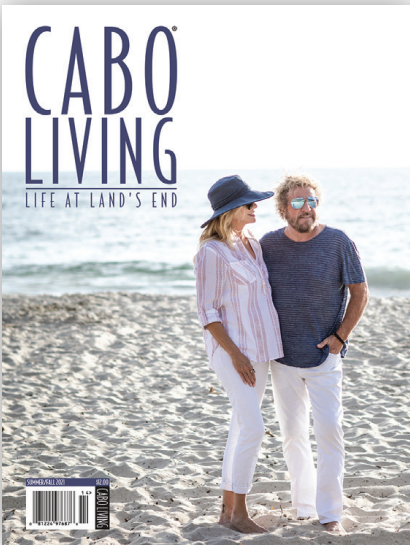
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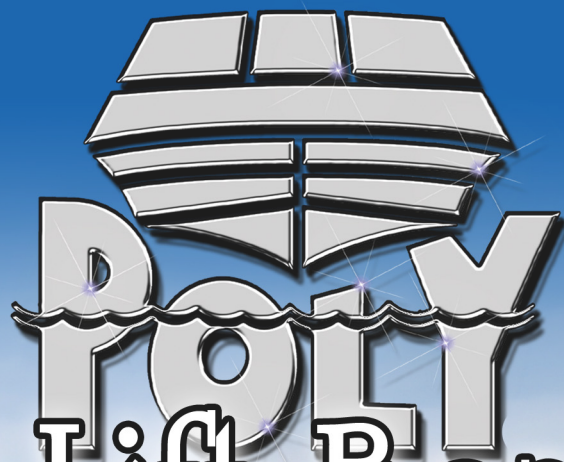
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