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VOL. 16 -- ISSUE 7

JULY, 2020



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## Crossword

Fill in the blanks on: 21 Solution: 23

## Proposed concert venue July 14 hearing

By Nancy Zoellner

A request for rezoning that would allow construction of a 2,000-seat amphitheater will go back to the Osage Beach Planning and Zoning Commission on July 14 for another hearing. That decision was made during a June 25 special meeting of the P&Z after Rachel Orr, an attorney representing Arapaho LLC, owned by the Gary Prewitt Irrevocable Trust, sent letters to the city asking the commission to "rehear and reconsider the petition."

The rezoning request is for a 14-acre parcel adjacent to Backwater Jack's. The land is currently zoned to allow commercial lodging; Prewitt is ask-

ing to rezone the land to General Commercial with an E-3 overlay to allow the amphitheater and accessory uses including a 300-space parking lot. Zoning on surrounding land is A-1 Agriculture on the vacant land to the north; C-1 and R-3 on the Lakefront land to the south that currently houses Backwater Jack's; A-1 on vacant land to the east; and C-1 General Commercial on the commercial land used by the restaurant to the west.

The rezoning request was initially presented at the January 14 P&Z meeting. However, it was tabled until February 11 after residents of the area expressed concerns about noise

and traffic. In late January, Andy Prewitt said they had ordered a traffic study, were working to address the concerns voiced at the meeting and believed they'd have solutions in hand by the next meeting. However, delays and then the coronavirus pushed the matter to June 9.

At that meeting, the commission voted 5-4 to deny Prewitt's request with Tony Kirn, Don Sturn, Don Chisholm, Michelle Myler and Alan Blair voting against rezoning and Susan Ebling, John Olivarri, Richard Ross and Kellie Schuman voting for it.

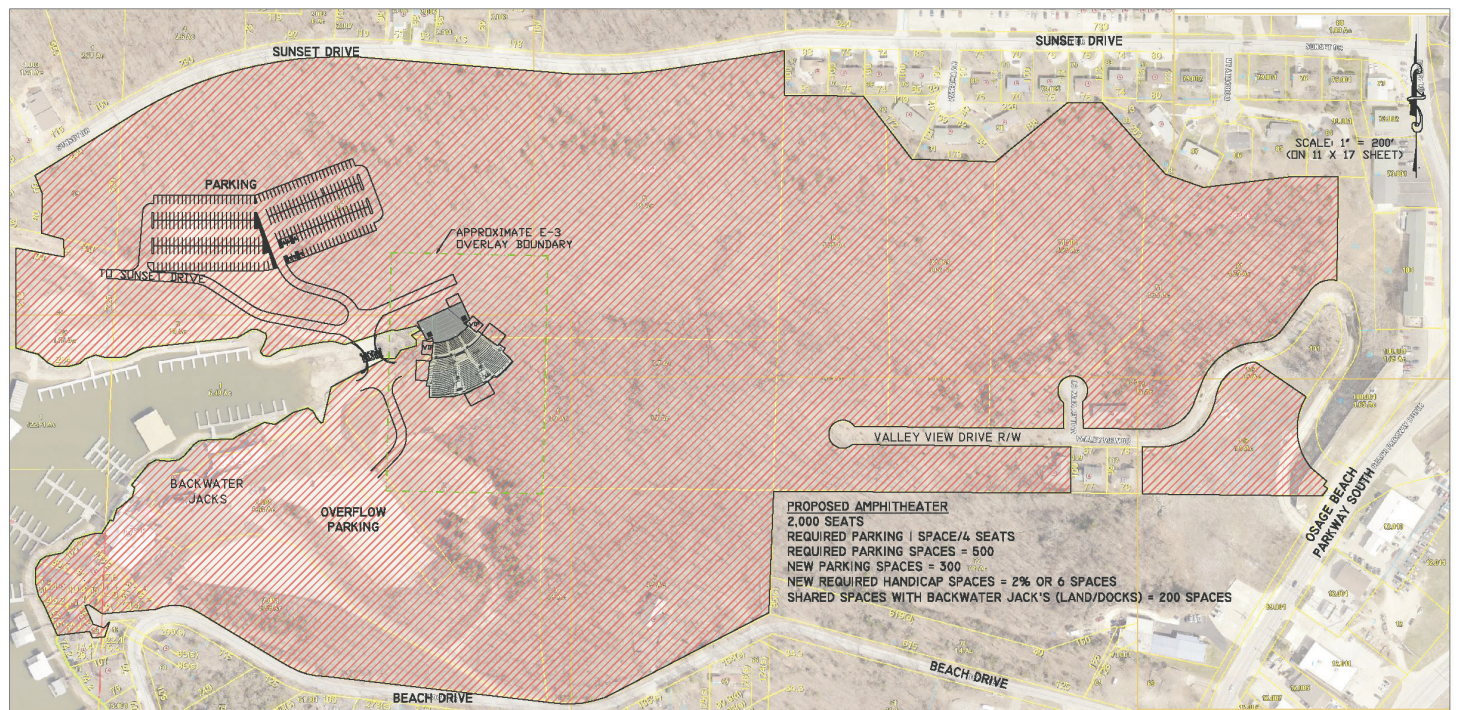
In her letter, Orr wrote that neither Sturn nor Blair should

have been allowed to vote.

"The minutes from the rezoning hearing held on January 14, 2020 reflect that Commissioner Don Sturn was required to recuse himself from voting with respect to the rezoning petition. Our clients were informed that Commissioner Sturn was asked to recuse himself by Chairwoman Susan Ebling and by Mayor John Olivarri, and he failed to do so.

"In addition, in the minutes, Commissioner Sturn states on the record that our clients 'haven't donated a dollar to the cove association and that makes me jaded.' The comments of Commissioner Sturn

*continues on page 14*



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## Armchair Pilot

By Nancy Zoellner

**TO JUMPSTART** the American tourism industry, a United States senator has proposed a \$4,000 tax credit to travel as long as you stay within American borders. Joint filers would receive \$8,000 plus an additional \$500 credit for dependent children. The credit, proposed on Monday, June 23 by Sen. Martha McSally (R-AZ), would apply to vacations taken in 2020 and 2021, however certain rules would have to be followed to be eligible: Travel could only take place within the U.S. and its territories and it must be more than 50 miles from home. Most expenses – air fare, lodging, transportation costs, food and drinks and even entertainment – would qualify. And those who drive to their destination could claim mileage at the rate set by the IRS. A study conducted by the U.S. Travel Association found that travel spending in the U.S. is predicted to drop 45 percent by the end of this year.

**IN TODAY'S** uncertain world, travel insurance is almost a necessity. However, many policies have stipulations so picking the right policy for your trip might take some research. A recent story in *Afar* travel magazine has



done that research for you and provides tips that will help you find the best policy for your trip. You can read it by visiting [afar.com](http://afar.com) and searching for the story titled "A Practical Guide to Buying Travel Insurance."

**REFUSE TO WEAR** a mask? Airlines could refuse to let you fly. According to a story in *Afar* travel magazine, Airlines for America, which represents the major U.S. airlines - American Airlines, Delta Air Lines, United Airlines, Alaska Airlines, Hawaiian Airlines, JetBlue Airways, and Southwest Airlines, recently announced that its members would be vigorously enforcing requirements that all passengers and crew wear masks for the

duration of the trip except when eating or drinking. Although policy specifics vary by airline, some are saying that violation of the rule could result in travelers



being placed on travel restriction list and losing their right to fly on any participating airline for a specified amount of time, pending a "comprehensive incident review." In the meantime, the Federal Aviation Administration announced that although they support airlines' decisions, they won't mandate masks for those on commercial flights.

**CROSS INTERNATIONAL** travel off this year's bucket list. Canada recently announced their border will remain closed to everyone but commerce and healthcare workers through the end of July but government officials have said they could extend the closure if the number of COVID-19 cases in the U.S. continues to rise. As of mid-June, Canada had reported 102,000 confirmed cases and just over 8,450 deaths compared to 239 million confirmed cases and 123,000 deaths in the U.S. Travel from the U.S. to the United Kingdom will be tough. As of June 8, all new arrivals must self-isolate for 14 days before the vacation can start. Those who refuse to follow the guidelines could face fines of more than \$1,200 and they could be refused entry into the United Kingdom, Northern Ireland or Scotland. European Union countries are considering a ban on American visitors until they feel the U.S. has the pandemic under control. And while most Caribbean Islands have opened to tourism, their restrictions vary. Some require Coronavirus tests before entering, others are simply checking temperatures and enforcing social distancing while a couple others have pretty much returned to pre-coronavirus normal.

**DON'T PLAN ON** taking a slow boat to China anytime soon. The cruising industry just announced the majority of the cruise lines will be suspending travel until September 15. In

June a spokesperson with Cruise Lines International Association, whose members include some of the largest and most well-known lines like Disney Cruise Line, Norwegian Cruise Line, Celebrity Cruises and Carnival Cruise Line, released a statement saying that although they were confident that future cruises would be healthy and safe, they felt it was appropriate to "err on the side of caution." A No Sail Order was issued in March by the Centers for Disease Control and Prevention. The order is in effect until July 24. "Although we had hoped that cruise activity could resume as soon as possible after, it is increasingly clear that more time will be needed to resolve barriers to resumption in the United States," the CLIA statement said. If you're bent on visiting the Far East, you can fly. Delta just resumed flights to China.

**AIRLINES LOSE LUGGAGE** all the time. Usually those bags make it back to their rightful owners. When they don't, they sometimes end up with Unclaimed Baggage, a retailer in Scotts-



boro, Alabama that buys those bags from the airlines, then sells them and their contents. In the past, the only way to shop – or look for your lost items – was to visit the 50,000-square-foot store in person. However, they've recently added an online shopping option. According to the website, "Over 99.9% of domestic airline's checked bags are picked up at the carousel. After airlines conduct an extensive 3-month tracing process there are still a small percentage of bags left unclaimed. Unclaimed Baggage buys orphaned bags and gives them a second life by selling, donating, and recycling their contents." However, don't expect garage sale prices. A visit to the website found that Apple 44mm Series 4 Smart Watches were selling in the \$295 to \$349 price range and diamond tennis bracelets were priced between \$950 and \$8,500. For more information visit [unclaimedbaggage.com](http://unclaimedbaggage.com).



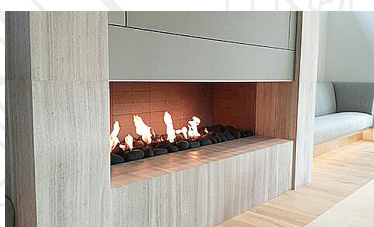
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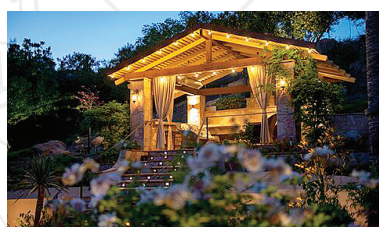
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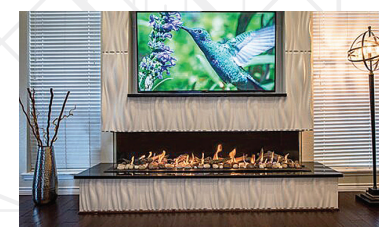
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# Get educated on area General Election candidates

By Nancy Zoellner

Through collaboration between the local Eldon, Lake Area, Camdenton, Lake West and Versailles chambers of commerce and Lake Media, four “Meet the Candidate” forums will be taking place in July throughout the three-county region.

“In the past, the Camdenton Chamber and some of the other chambers individually would hold candidate forums but we wanted to collaborate this year since all three counties have races and in some, the state reps have been term-limited out so there will be new names and faces. We all felt this would be an opportunity for the voters to meet the candidates running in the tri-county region in person. We also thought it would maximize the use of the candidates’ time because they’ll just have one forum to attend,” said Trish Creach, executive director of the Camdenton Area Chamber of Commerce.

Candidates will be giv-

en one minute for opening and closing comments and they’ll participate in a question and answer session with questions coming from the community. People have

tured in the facilitated program.

Creach said the questions chosen will be kept confidential prior to the forum and will not be made avail-

ple will have time to meet the people running for office in their areas,” she said.

The forums will all take place from 6 to 8 p.m. as follows:

Tuesday, July 14 will feature those running for office in Miller County – 1st and 2nd district commissioners, sheriff, coroner, and public administrator. The forum will be held at the Eldon Performing Arts Center located at 211 West 1st Street in Eldon.

Thursday, July 16’s forum will include candidates seeking election for the 26th Circuit judge and state representatives from Districts 58, 123 and 124. It will be held at the RC Worthan Theater at the Camdenton High, located at 662 Laker Pride Road.

On Tuesday, July 21 the public is invited to meet candidates seeking office in Morgan County – 1st and 2nd district commissioners and sheriff. That forum will be held at the Versailles Performing Arts Center at 913 West Newton in Versailles.

And on Thursday, July 23 a forum will be held to meet and learn more about candidates seeking office in Camden County – 1st and 2nd district commissioners, treasurer and sheriff. That event will also be held at the RC Worthan Theater.

A table will be provided at the entry for campaign materials that do not exceed 8 ½” X 11” in size. No campaign materials will be allowed inside the forum location.

Candidates with questions should contact any of the sponsoring organizations listed below.

Camdenton Area Chamber 573-346-2227 [info@camdentonchamber.com](mailto:info@camdentonchamber.com)

Eldon Area Chamber 573-392-3752 [eldoninfo@eldonchamber.com](mailto:eldoninfo@eldonchamber.com)

Lake Area Chamber 573-964-1008 [info@lakeareachamber.com](mailto:info@lakeareachamber.com)

Lake West Chamber 573-374-5500 [info@lakewestchamber.com](mailto:info@lakewestchamber.com)

Versailles Area Chamber 573-378-4401 [info@versailleschamber.com](mailto:info@versailleschamber.com)



until July 8 to submit questions to any one of the chambers either via email at the address listed below or by dropping the questions off at any of the chamber offices. A committee will screen the questions and choose the ones they feel are specific to each race. While all candidates are invited to attend and meet the public, only contested races will be fea-

able ahead of time to any candidate and a timekeeper sitting near the stage will be used to make sure everyone is given equal time.

“It’s important to understand that this is a bipartisan event – it’s not being held to build campaign support for any one candidate. The time is from 6 to 8 but doors will open at 5:30 and we’ll stay after until about 8:30 so peo-

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# Kids 'caught' wearing life jackets being rewarded

Ameren Missouri has partnered with the Missouri State Highway Patrol (MSHP) to promote the importance of wearing life jackets while boating on Lake of the Ozarks.

The power company is doing that by providing the troopers with T-shirts bearing the message, "I got caught wearing my life jacket." Troopers will hand out the T-shirts as a reward to children "caught" wearing their life jackets during the boating season.

"Safety is our primary concern, and teaming with the Missouri State Highway Patrol provides a tremendous opportunity to emphasize the importance of wearing life jackets on Missouri's lakes and waterways," said Jeff Green, supervisor of shoreline management at Ameren Missouri.

Ameren Missouri and the MSHP's Water Patrol Division have conducted similar life jacket safety promotions since 2005.

"This partnership is a good

way to recognize those boaters who are being safety conscious," said Capt. Gregory Kindle, commanding officer of Troop F. "The majority of our stops on the Lake are due to violations our troopers have observed, so it's always nice to note the positive things we see boaters doing."

According to statistics from the U.S. Coast Guard, approximately 85 percent of boaters who drown weren't wearing a life jacket, even though in many cases life jackets were available and aboard the boat.

"In Missouri, life jackets are required for children under 7, but are certainly recommended for children seven and older," Kindle said. "Children on docks are not required to wear life jackets, but the same dangers certainly apply. The most tragic situations our troopers see on this Lake involve small children who drown. Our hope is to do all we can to prevent such tragedies."

Data from the 2019 National Life Jacket Wear Rate

Observation Study conducted by JSI Research & Training Institute shows the wear rate for all youth (17 years or younger) on all boats except PWCs is relatively high. The wear rate for 2019 was 65.8 percent, an increase of 26 percent since the beginning of the study in 1999.

Wear rates for the under 6 age group have always been high, the study shows; the 2019 rate of 93.2 percent represents a 16 percent relative increase since 1999. Wear rates for the 6-12 year olds were 82.2 percent and represent a 19 percent relative increase since 1999. Teenagers 13 to 17 wear rates of 38.9 percent represents a 61 percent relative increase since 1999. For adults ages 18 to 64, the 2019 wear rate is 11.6 percent. This is the second highest rate recorded to date and represents a 32 percent relative increase since 1999. For adults 65 years of age and older, the 2019 data show a wear rate of 12.0 percent.



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# FBI warns of potential fraud in antibody testing for COVID-19

When there's a will to cheat people and steal from them, there's always a way. The most recent scam involves fraudulent antibody testing for COVID-19. The FBI issued the warning in late June.

Scammers are marketing fraudulent and/or unapproved COVID-19 antibody tests, potentially providing false results. In addition, fraudsters are seeking to obtain individu-

als' personal information – information like names, dates of birth, Social Security numbers, etc. – and personal health information, including Medicare and/or private health insurance information, which can be used in future medical insurance or identity theft schemes.

In response to the vast number of COVID-19 cases, and in an effort to return to a normal

economy as soon as possible, researchers have been encouraged to devise testing methods that can be quickly and easily deployed to test large numbers of individuals for COVID-19 antibodies. However, not all COVID-19 antibody tests have been approved by the U.S. Food and Drug Administration (FDA), and their efficacy has not been determined.

*continues on page 18*



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with **Alycia Conrad, Social Media Coordinator at MSW Interactive Designs LLC**

### How SMART are Your Leads?

We spend a lot of time talking about how to get people to your website and into your doors. But what happens then? How do you turn that first-time visitor into a lifelong customer? If you don't have a proven strategy to capture those leads and follow up, then you could be missing out on building loyalty to your business and earning repeat customers.

#### Capture Website Visitors

You may already have a lead generation form on your website for potential customers to contact you. The reality, though, is that not everyone who visits your website is going to fill out a form and reach out on their own. In fact, it is roughly only 2% of website visitors that take the time to fill out a form. So, how can you effectively communicate with the rest of your website's visitors?

Instead of requiring potential customers to reach out to you, explore new ways to reach out to them. Did you know that there is technology available that can capture and track who is visiting your website? Finding a platform like this can give you the power to follow up with customers that you may never hear from otherwise. Some can even provide detailed information about your website's visitors like their company name, address, possible contacts, phone number, email address, and more specific details that can help you convert the other 98% of website visitors into solid, workable leads.

#### Capture Brick & Mortar Visitors

You work hard to get customers through the door at your business. So, how can you encourage them to become repeat, loyal customers? Collecting business cards in a fishbowl just doesn't seem adequate in today's fast-paced, information-driven world. While business cards are a great tool for



**Alycia Conrad**

networking, it's hard to collect a lot of information about a customer through a simple card and a very brief interaction. Using something called "smart WiFi" in your business is a great way to change that.

You have probably already seen this in action when you visit your coffee shop and enter an email address to access the free WiFi. These platforms can do all the hard work for businesses, collecting contact and demographic information from every visitor. Some platforms go beyond data collection and will even reach out to past customers if it's been a while since their last visit.

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## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### How Much Vacation Home Can I Afford?

When purchasing a vacation home at Lake of the Ozarks, one of the first questions to ask yourself is how much can you afford to put into a second home. You already have a pretty good idea of the costs involved with your current home, but it's important to not just look at the monthly mortgage payment. In addition to a monthly mortgage payment, you will also need to figure out the upfront home buying costs, the closing costs, and the regular homeownership expenses. Here is a quick overview of costs that come up through the start of your mortgage and how to prepare for these when you are purchasing your second home at Lake of the Ozarks.

#### Upfront Buying Costs

Your monthly mortgage payment is only one piece of the puzzle when you are figuring out how much you can afford to pay for a vacation home. A few of these are going to be the Inspection and Appraisal fees, the earnest money, and the down payment.

**Earnest Money** - this is your initial deposit on your home. It can be beneficial because if your offer is accepted, it can put weight behind your purchase. Also, if your offer is one of many bids, the earnest money put down could give you some advantages with the seller's decision.

**Down Payment** - generally, the more you pay down, the better your mortgage rate can be. A 20% down payment is ideal, but down payments can be higher or lower than that depending on the loan program you qualify for and how much you have saved for the down payment.

#### Closing Costs

A good rule of thumb is that your final closing costs will typically range from 2-4% of the total loan amount. Here is a quick overview of what can be included in closing costs - depending on many factors:

**Mortgage Origination Fees**  
**Attorney's Fees**  
**Inspections and Surveys**  
**Title Insurance and Title Search**  
**Recording Fees**  
**Appraisal Fees**



#### Expenses Associated with Homeownership

There can be many additional costs included with owning a home, some are obvious, some may get forgotten while you are working through your budget. It's important to be informed on all of the costs of homeownership before committing, so let's take a look at some of these:

**Mortgage Insurance**  
**Home Owner's Insurance**  
**Utilities**  
**Repairs**  
**Property Taxes**  
**Home Owner Association Dues**

#### Now is the Time to Buy

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# LAMB House fulfills mission to 'Feed the Hungry'

By Nancy Zoellner

With the help of volunteers from area churches and service organizations, over the past several weeks LAMB House, an ecumenical food pantry and thrift shop in Camden, has provided free food for thousands of people through a weekly food giveaway – and it's been a sight to behold.

An hour before the giveaway was set to begin on one of those weeks, a line of cars and trucks stretched down Morgan Street as far as the eye could see. Trunks and hatches were up, tailgates were down, and everyone was careful not to block traffic as they patiently waited their turn. As it got closer to kick-off, volunteers from the Knights of Columbus, eager to get to work, listened attentively to the instructions given by LAMB House Executive Director Gary Mitchell.

"I'd advise everyone to put on sunblock before we get started. Otherwise you're going to go home with a sunburn. Make sure you take frequent water breaks and step inside to the shade to cool off if you get too warm. Also – everyone – please try to take a couple minutes to talk to some of the people we're serving. They are all so appreciative and it will make you feel very good about what you're doing," he advised before explaining the process that would be followed to package the items and get them into the vehicles.

At 9:30 a.m., the sound of engines starting filled the air as drivers began inching forward, forming a large circle in the parking lot as they pulled forward two at a time to be served. This day, the bumper-to-bumper line didn't let up until noon. The next, and last, hour of the giveaway saw vehicles pulling in every few minutes. The last vehicle to get loaded up pulled out a few minutes before 1 p.m.

If volunteers took Mitchell up on his suggestion to talk to some of the recipients, they surely heard nothing but thanks and praise.

One told this reporter that the giveaway allowed her to still have something to eat after her money ran out. Another said she had been off work for several weeks because her place of employment had been shut down by the coronavirus. "This will help me feed my kids



**Although it was their first time volunteering at the LAMB House food giveaway, the Knights of Columbus volunteers worked together like the cogs of a well-oiled machine. Two women armed with clipboards checked in participants while a team with quick hands packed up their orders. Others then loaded the boxes and bags of food into vehicles, shut the doors and signaled that they were set to go. Two strong men working behind the scenes kept the food line supplied with cold milk, frozen meat and fish, granola bars, deserts and boxes of produce. The best part – every person who came for food, got food – and there was even some left over to give out through the week. Nancy Zoellner photos.**

until I'm back working full time – and I really appreciate getting healthy food! I can't thank you enough." A gentleman in a pickup truck just bit his lip to keep from crying.

Mitchell said that's par for the course. "I can't tell you how many 'thank you's' I've heard. I feel so blessed that God chose to work through us to help our community. We truly are getting to carry out His mandate to 'feed the hungry.'"

LAMB House provided food for 346 families - 1,047 people – that day, which Mitchell said was "about average. The first week we had around 500 families, maybe because people were just coming to check it out, but it slowed down a little the second week and has stayed steady at between 300 and 400 families a week ever since," he said.

The food giveaway was made

possible by a partnership with the Food Bank for Central and Northeast Missouri. Mitchell said he was contacted several weeks ago by Grace Bohart, the agency relations coordinator for the Food Bank, who said to help farmers get through the COVID-19 pandemic, they were buying their produce, then distributing it free of charge to the 140 partnering agencies in their coverage area.

"Of course I said we wanted to participate! Then a couple days later I got a call from another woman asking if we'd also like milk, which comes from Prairie Farms Dairy and is paid for by a COVID grant. Again I said 'Yes,'" he said.

Mitchell said he's been very pleased with the quality and quantity of the items they've received. The produce boxes were filled with a bag of apples, a bag of oranges, a container of straw-

berries, a box of cherry tomatoes, a bag of onions, a head of lettuce, celery, green peppers, yellow squash, zucchini, sweet potatoes and a bag of white potatoes. The dairy boxes held two gallons of white milk, a pint of chocolate and two pints of strawberry milk, cream cheese, sour cream, chip dip and cottage cheese and all the "use-by" dates were a couple weeks out. An assortment of roasts, whole chickens, and breaded chicken nuggets and fish sticks, provided by the Food Bank through the Temporary Food Assistance Program, were also included as were other items that came in through TFAP.

He also said it was important to recognize that LAMB House couldn't host the giveaways without the volunteers.

"After talking to Grace I knew we'd need help. The Boy Scouts have asked several times

if they could do something so I called them and they took the first food distribution. I regularly talk to some of the area pastors and when I told them what we were doing, Canopy Church immediately said they wanted to be involved and they took the second week. First Baptist Church volunteered the third and fourth weeks and the Knights of Columbus took the fifth and sixth. Heartland Worship Center has volunteered for the two after that. The milk will stop July 9 but we'll have produce to give away thru the end of July so we need to find volunteers at least for those last couple weeks," he said. "It's hard work and you're tired by the end – but you sure feel good."

For more information on how your church or organization can get involved call LAMB House at 573-346-2168.



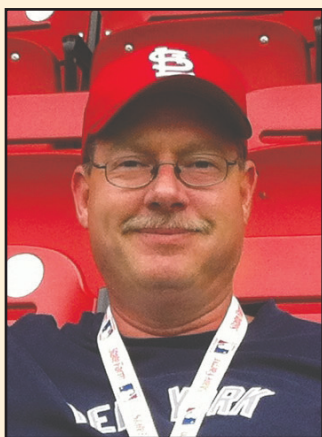
## Managing Rental Property

### Maximizing the Vacation Rental Season

Understanding our vacation rental season here at the Lake of the Ozarks is the key to maximizing the income for your property. Since we have a very unique vacation season, properly understanding that season can help you be more successful in your vacation rental ownership experience.

Effectively the rental season at the Lake runs from Memorial Weekend through Labor Day Weekend. Over the last few years 91% of all our rentals have occurred during the months of May, June, July, August and September with about 83% of those rentals falling between those two previously mentioned holidays. Within that rental season there is just a select nine week "prime" rental season that runs from the middle of June through the middle of August. 64% of all our rentals occur during that short 63 day time frame. Compared with many other vacation areas this is a very, very short rental season. Once you realize that 83% of all your rentals may occur in the span of 15 weekends, which represents only 29% of the entire year, you can better prepare yourself to take advantage of the prime rental weeks.

Since we have such a short rental season, don't be so quick to give discounts. During those nine prime weeks there is very little availability around the Lake, so there is not much need, if any, to discount. Also try to avoid shorter rentals during that time. Depending on the size (number of bedrooms) of your property, especially with larger properties (four bedrooms or more) you should not take a two night rental during that time unless it gets down to the last minute and your property is setting empty. In fact with many of our larger homes we have a minimum of anywhere from four to seven nights



**Russell Burdette**

during that time. Our large homes average four to five nights per rental, so taking a two night rental would mean giving up 50% to 60% of your potential income during that time period.

If you are going to discount, you should do so wisely. Obviously you will have to discount during the winter months where almost any rental is kind of like finding lost money in the couch cushions. During the spring and fall, prior to Memorial Day and after Labor Day, you may have to discount to compete with other rental properties. During the summer a good time to discount is during the week. If you typically only fill up the weekends then discounting Monday through Thursday may increase your rentals and fill your unoccupied nights.

In addition try not to use your property during the prime rental season. Using your property outside of the peak season or during the week will also help maximize your overall rentals. Happy Renting! And if you happen to be in the market for a vacation rental property please feel free to contact me and I will be glad to give you a free property evaluation.

*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.*



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# Proposed concert venue

*continued from page 1*  
in the minutes indicate that he was considering external factors and past personal disputes with our client that were unrelated to the rezoning matter before him. Commissioner Sturn's inability to put personal matters aside required that he recuse himself from considering and voting on our client's rezoning petition."

She continued stating, that Sturn's failure to recuse himself provided Prewitt with sufficient grounds to file legal proceedings against him, including a complaint with the Missouri Ethics Commission. Sturn has since resigned from the commission.

Orr said Blair was also required to recuse himself because has an ownership interest in Main Street Music Hall and Prewitt's amphitheater "would be in direct competition with Commissioner Blair's music venue. Under Chapter 105 of the Revised Statutes of Missouri, public officials cannot take part in making decisions that financially impact themselves or their family members." She said Blair's failure to recuse himself from voting also provided Prewitt with sufficient grounds to file legal proceedings against him as well, adding that Blair should recuse himself from voting if a rehearing was approved.

Orr also said Prewitt deserved a rehearing because defective sound equipment used at the June 9 meeting kept commissioners from hearing some of the information presented.

"Lake area business and financial consultant, Tim Hand, spoke in support of the project and offered economic modeling data his firm had compiled regarding the positive economic impact the amphitheater project would have on the Lake economy. At the conclusion of Mr. Hand's remarks, Commissioner Kirn stated to Chairwoman Ebling that 'he had not heard a single word Mr. Hand had said.' If Commissioner Kirn was unable to

hear Mr. Hand's testimony, it is likely other commissioners were also unable to hear it as well, and this information would not have been considered in their final decision, which would have a significant impact on the outcome of the vote. Our client is entitled to the opportunity to have its petition heard in full at a properly noticed and executed public hearing conducted by the P&Z Commission."

According to the application, Prewitt would leave a 185-foot buffer area around the property to protect both the existing corridor and their future investment and that buffer would remain A-1. No additional docks are to be built and any additional lighting proposed will have to be shielded to direct light inward and limit light intensity within adjoining properties or the Lake of the Ozarks.

In his report to the commission, City Planner Cary Patterson stated that because the venue would be surrounded by largely undeveloped property, it "lends itself favorably to the type of use being requested, provided that the intensity of the uses such as live music and similar uses is mitigated as to not create a greater impact on the area." He also stated that Prewitt situated the proposed amphitheater in such a way that the stage and the sound system will be directed away from the Lake so the sound will be directed into the wooded area and undeveloped valley that is owned by Prewitt and his family.

"Operation of the facility will be required to conform to the city's regulations on noise and hours of operation. These conditions should ensure that there will be limited noise pollution to the area and should improve the noise impact on the properties fronting the lake in that cove with the stage and sound system pointing away from the lake itself," Patterson told the commission in January.

In a later interview, he said Prewitt had submitted a traffic study completed for

the city by HR Green Company showing that the peak hour directional capacity of a single lane of urban arterial roadway is about 600 vehicles per hour. The addition of 300 vehicles per hour to Bluff Drive would cause the road to be "marginally congested," and the same addition of traffic to Sunset Drive would provide a level of service C, "Not Congested." Prewitt also contracted with David Van Leer of CJW Transportation Consultants to conduct a traffic impact assessment. That study determined no roadway improvements were necessary to accommodate the anticipated increase in vehicles – that the existing infrastructure has the capacity to handle the increased traffic.

According to the plans submitted by Prewitt, the entrance to parking for the venue would be located on Sunset Drive but concert goers could also arrive and depart on Beach Drive.

Patterson also told the commission that the amphitheater, "will undoubtedly provide the city with some positive economic impact by bringing more people into the community for the events. Fundamentally it should provide an expanded customer base for not only Backwater Jacks, but the city's other commercial facilities as well, "hopefully bringing people to the Lake a little earlier in the spring, a little later in the fall. That will help not only his business but this community because it will not only bring people from out of the area, it will bring people here from places like Versailles – people who otherwise probably wouldn't be here."

According to the plans submitted to the city, the amphitheater would host eight to 10 events per season with performers that appeal to an older demographic, "Not electric-type music, not hip-hop, not rap."

## A Matter of Trust

### Don't Take a Vacation From Your Finances

The summer months are often an opportunity to start fresh – organize the house, tackle the family calendar, revamp your daily routine, spruce things up and prepare for the last half of the year. It's also a good time to take stock of your financial matters. The following are a few things to consider:

#### Review Insurance Policies

This should include life insurance policies, homeowners, auto and liability policies, as well as disability and long-term care contracts. Dig out your policies and declaration pages to review your premiums and ensure that your coverage is adequate. Occasionally, it's a good idea to check quotes on your current level of coverage to make sure there's not a better deal in the marketplace. The review of insurance policies should also include your current health insurance. Taking a look at this in late summer or early fall is beneficial considering most employer plans offer open enrollment in October/November of each year. Make sure you are getting the most affordable coverage for the needs of your family. If an HSA is an option for you, visit your human resources department or your financial advisor to determine if this is suitable for your family.

#### Taxes

This is also a great time of the year to take a look at your tax situation. Reviewing your current withholdings to be sure nothing needs to be done before the end of the year. A visit with your tax advisor may be more appropriate now rather than waiting until April when little can be done to change your tax bill. Be sure to discuss Roth and Traditional IRA contributions and whether or not they are beneficial for you. Now is also the time to review how much you have contributed to your company's 401(k) or other employer sponsored retirement plans. If you have funds available and have not contributed the maximum, it may make sense to increase your allocation for the remainder of the year to take full advantage of any available deferral of taxable income.



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

Make an appointment with your financial advisor in the third quarter to review your current investments. During this time, discuss capital gains and income distributions for the year, and see if there are things that can be done to minimize your tax due.

#### Review Service Contracts

Another thing to add to your to-do list is a review of your service contracts. These are things like your cable and internet service, home phone, cell phone, lawn and snow removal service, satellite radio and roadside assistance. Make sure you are getting the best deal currently available.

#### Estate Planning

Of course I would be remiss if I didn't also mention your estate plan. If you don't have one, there is no time like the present. If you have completed your estate plan, pull it out and review it. If changes need to be made, meet with your estate planning professional before you get busy with fall festivities, holiday travel and family gatherings.

As always, Central Trust Company offers a Second Opinion Service investment review, which may be particularly beneficial given the recent market volatility. If you have liquid assets of \$500,000 or more, let us do a no-cost review for you. Contact Trenny Garrett or Bart Schulte today at (573) 302-2474 or by email at trenny.garrett@centraltrust.net or bart.schulte@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.*



# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## ON THE BIG NIANGUA ARM OF THE LAKE

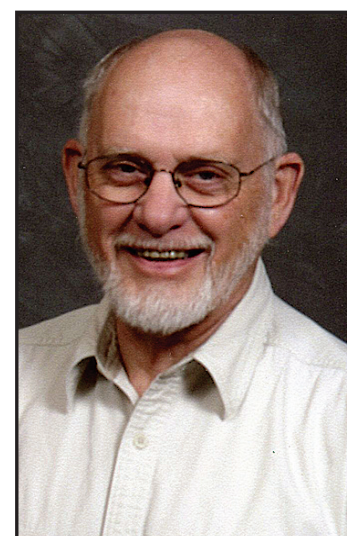
The people who came to the Lake area after the construction of Bagnell Dam were not the first to discover the recreational possibilities and natural resource gems of the Big and Little Niangua arms of Lake of the Ozarks.

People from other parts of Missouri and surrounding states started transforming the region into a mecca for fishing camps and resorts decades prior to the first dreams of creating Lake of the Ozarks. Today most of us know that this spring-fed arm of the Lake with its beautiful bluffs, springs, caves and unique

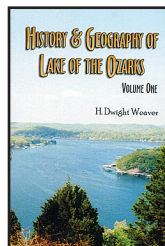
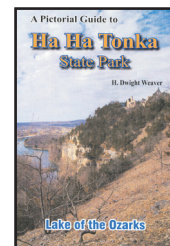
geologic features is a treasure. Noted features people enjoy include Bridal Cave, Ha Ha Tonka State Park and Lake Niangua at Tunnel Dam.

Entrepreneurs were eyeing the Niangua for a major dam before the turn of the 20th century and filled a lot of newspaper footage promoting the idea. Four miles up

from the mouth of the Niangua was Arnhold Mill, dam and cave and on any weekend from 1900 to 1930 you could find the location full of fishermen and hunters. To get there they had to endure miles of hilly creek-gravel Ozark roads that tore up tires and wore out cars. The area was remote without a lot of facilities so you had to be self-sufficient. Accompanying this article is a photo taken May 8, 1926 of Camp Hyde near the mouth of the Niangua (photographer unknown). This writer knows nothing more about this and the scores of old camps along the river in those days. A history of the old camps and resorts would be a great project for some enterprising writer who wants a challenge. You can find a lot of technical information on the Niangua on the Internet and an old book titled "The Big Niangua River" by Glenn Boone Skinner. His book is a masterpiece of historical minutia about the river.



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



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## "Insurance Talk" A Better Bundle: Home & Auto Insurance



Grace Cochran

Insurance can be a pricey expense to many homeowners and drivers. This can cause people to overlook important coverages because they are trying to keep price at a minimum. Having adequate and sufficient coverage for both your home and auto are super important. But what about the hassle of having two separate carriers for your homeowner's insurance and your automobile insurance? You have to go through two different carriers, worry about the separate billing plans, different guidelines from carrier to carrier, and some carriers don't offer the same coverage options as others. There is a solution to this and it is called "bundling" or "packaging". Many carriers such as Nationwide, Safeco, Travelers, and Progressive offer multiple lines of insurance to make bundling home and auto a breeze. This not only makes things more convenient, but it also can offer a significant discount. Some carriers offer anywhere from 15% to 20% savings when bundling your home and auto insurance.

Not only is there savings, which is a major advantage to bundling, but there are other pros to bundling. A lot of carriers, such as Nationwide, offer a single deductible in the event of common loss such as fire, hail,

etc. For example, you have two cars in your home that were damaged in a hail storm, instead of paying three deductibles you would only pay one.

Do you have a watercraft, motorcycle, or other recreational vehicle or an umbrella? You can bundle those policies with your home & auto to get an even bigger savings.

Billing and payment plans can be reduced to one bill on the same day, renewal dates and effective dates are the same day for all of your insurance policies, and if you have an online account set up with the carrier, you are able to see both policies within the push of a button. Life can get busy and stressful, but by combining all of your insurance with the same carrier this can save you a headache, time, and hassle.

For more information, please contact Grace Cochran at Golden Rule Insurance at 573-348-1731 or [grace@goldenruleinsurance.com](mailto:grace@goldenruleinsurance.com).

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# Wisper ISP Collaborates with Camden County

Wisper began talks with Camden County Commissioner, Don Williams and his Internet Advocacy Group in

to the rural sections of Camden County in the shortest amount of time and we are very pleased to work with



May 2020. Commissioner Williams and his group know there is a demand for Wisper Internet service in Camden County, but the group needs help to determine the areas of greatest need.

Would you sign up for Wisper Internet if its network expanded to your area?

Recent discussions between Wisper and the Internet Advocacy Group focused on the areas around Lake Roads 7-6 and 7-9, Iron Town and Z-Road. While collecting community interest, the two organizations are working to put together a map of elevated structures, such as water towers, 911 towers, private towers, and more. They are also starting conversations with landowners in case building a new tower(s) will be necessary.

When asked about the collaboration, Commissioner Don Williams stated, "Our Internet Advocacy Group is very active and is growing daily. We've had several highly productive e-meetings with Wisper representatives and have been extremely pleased at their responsiveness. Wireless Internet is the best option to deliver fast, reliable and economical broadband

Wisper in this effort."

"Wisper is excited to work with Commissioner Williams and his Internet Advocacy Group," said Wisper CEO, Nathan Stooke. "Wisper believes in working with the communities we provide service to. Commissioner Williams and his group have been a huge help. Because of their resources and knowledge of the area, we'll be able to provide service to more Camden Countians in desperate need for a reliable Internet connection faster."

Wisper ISP is set to expand its network in Camden County, MO through the Federal Communications Commission's (FCC) rural broadband auction, the Connect America Fund Phase II (CAF II). In 2018, the FCC named Wisper as the "winning" bidder of \$220.3 million in the CAF II.

Out of the \$220.3 million, Wisper will be required to use \$7,852,340 to build-out their network in Camden County. Funds will be distributed over a span of ten years, bringing it to \$785,234 annually. Even though funds are distributed over ten years, build-out must be completed within a six-year timeframe. Wisper will be required to build-out to 3,848 locations in Camden

County, deemed underserved by the FCC. Visit the FCC's CAF II Auction 903 Map to view the locations. Wisper received their first round of CAF II funding at the end of February 2020. Per the CAF II regulations, Wisper will offer speeds up to 100 Mbps in Camden County.

According to Broadband Now, Missouri ranks 42nd in the nation for broadband connectivity. Rural residents in all of Missouri are anxiously

waiting for a reliable, high-speed Internet connection as it will impact their day to day lives. Reliable, high-speed Internet brings opportunity. It allows residents to connect with loved ones, earn an education, access telemedicine, work from home, increase business efficiency, pursue entrepreneurship, and more. Access to these opportunities will encourage people to move to rural communities. All these factors will play a part in

improving the economic stability for these areas.

Wisper ISP, Inc. is a wireless Internet service provider that brings unlimited high-speed Internet to customers in both rural and metropolitan communities. Wisper customers receive fast, reliable service and friendly, helpful customer service. Wisper connects you when others can't. *Press Release*

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# FBI warns of potential fraud

*continued from page 8*

The FBI warns the public to be aware of the following potential indicators of fraudulent activity:

- Claims of FDA approval for antibody testing that cannot be verified
- Advertisements for antibody testing through social media platforms, email, telephone calls, online, or from unsolicited/unknown sources
- Marketers offering “free” COVID-19 antibody tests or providing incentives for undergoing testing
- Individuals contacting you in person, phone, or email to tell you the government or government officials require you to take a COVID-19 antibody test
- Practitioners offering to

perform antibody tests for cash

The FBI recommends:

- Checking the FDA’s website (fda.gov) for an updated list of approved antibody tests and testing companies
- Consulting your primary care physician before undergoing any at-home antibody tests
- Using a known laboratory approved by your health insurance company to provide the antibody testing
- Not sharing your personal or health information to anyone other than known and trusted medical professionals
- Checking your medical bills and insurance explanation of benefits (EOBs) for any suspicious claims and promptly reporting any errors to your health insurance provider
- Following guidance and

recommendations from the U.S. Centers for Disease Control and Prevention (CDC) and other trusted medical professionals

If you believe you have been the victim of a COVID-19 fraud, immediately report it to National Center for Disaster Fraud Hotline at (866) 720-5721 or justice.gov/disastercomplaint-form, or the FBI (ic3.gov, tips.fbi.gov, or 1-800-CALL-FBI).

For accurate and up-to-date information about COVID-19, visit

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\*Individual results may vary

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## As the Lake Churns The Market is Still Strong



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

The market continues to be on fire. The increase in buyer’s interest because of the COVID-19 pandemic has created a marketplace where homes and condos are receiving multiple offers and selling within days of becoming available. The lake area inventory was already at all time lows, now people are standing in line to view property as soon as it becomes available.

In another interesting twist in the middle of everything is a new rule by the National Association of Realtors. This was something decided on in 2019 and each area Multiple Listing System (MLS) had until May 1, 2020 to implement it. All new listings taken by any Realtor member must be shared with the entire membership via the MLS system as soon as the property is advertised in any other fashion. What this means for you as a buyer is that you have the opportunity to see each property as it becomes available. For sellers, it means that your property is exposed to the widest possible audience of buyers and you can obtain the best deal.

Of course, there is never a rule made unless someone has behaved in a fashion to prompt it. Many agents were promoting their listings to a select group of people in the hopes that they could work both sides of the transaction and collect the entire commission. I don’t know how much of this occurred in the lake area but it will certainly remove any temptation to operate in this manner while the market is moving so quickly. To be clear, I feel a good agent is perfectly capable of handling both sides of a transaction but I don’t feel

people should be forced into that situation. Also, I think sellers deserve the best exposure for their property.

What this means for my customers who receive new listing updates is that I can now provide them with a true, timely picture of what is available. I have a lake area listing search on my website YourLake.com that allows you to enter your specific criteria, view any current matching properties and immediately receive updates as soon as a new listing is entered in MLS whether it is one of my company listings or a cooperating broker’s listing. Happy lake home hunting and Happy 4th of July!

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www.YourLake.com. You can also view each month’s article, ask questions and offer your opinion on Michael’s real estate blog, www.AsTheLakeChurns.com

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# Paddle the stress away

It just wouldn't be summer without a few spins around the Ha Ha Tonka Springs area in a kayak.

Lucky for kayak fans, the Lake of the Ozarks Watershed Alliance, LOWA, will resume the Kayak Roundups on July 11. The get-togethers are free and open to the public – and you don't even have to own a kayak to participate.

LOWA Executive Director Donna Swall said just show up at the Ha Ha Tonka kayak launch area of the Lower Springs Trail parking lot between 8:30 a.m. and noon and you can borrow one of theirs. You can also get instructions from a volunteer Master Naturalist before head-

ing out to enjoy some peaceful, relaxing and stress-free time on the water.

Swall said the meet-ups are a great way to try the different types of kayaks and decide whether or not the sport is for you – before buying.

First-timers are urged to check out the launch that holds the kayak in place so the paddler can easily board without dumping over. The riprap and the launch system were donated by OneSource as a way to educate the public on the benefits of using riprap to keep the Lake healthy. For more information on the meet-up call 309-838-5564.



The Lake Area Chamber recently held a ribbon cutting for First Watch at 4325 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on June 5th, 2020 at 11:30am. Attendees included First Watch staff, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new facility in Osage Beach and their new membership with the Lake Area Chamber. For more information, visit their website at [firstwatch.com](http://firstwatch.com) or call (573)-258-4971

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4 cups homemade kefir – or 4 cups Redwood Hill Farm Plain Culture Goat Milk Kefir

1 cup fresh or frozen blueberries

1/4 cup granulated sugar, or sweetener of choice

#### INSTRUCTIONS

Place all ingredients in a blender and blend until smooth.

Pour into four individual-sized or two pint-sized containers and store in the fridge for up to 2 weeks.

- Kefir Is a More Powerful Probiotic Than Yogurt.

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2. Eat Healthy. By watching your diet and eating healthy you can reduce your risk of cancer, manage diabetes, prevent strokes, and have a healthy heart. Good weight maintenance includes watching what you eat during the week and indulge on the weekends. Include some dark chocolate. Yes, that right, you can enjoy chocolate, just don't overdo it!

3. Exercising for fitness and good balance can help you control your risk of heart disease, manage your blood sugar, and help you manage your weight. Exercise can help you think clearer, learn faster, and stay alert and sharp as you age.

4. Qigong exercise is made up of gentle movements to help move blood and oxygen around the body, nourish the organs and tissues to promote healing. In addition, due to the connection of the mind to the breath and physical movements, qigong helps to calm the mind, relieving emotional stress and mental anxiety

5. Staying hydrated helps keep your body cool, helps joints and muscles function better, keeps skin clear and supple, and cleanses your body inside and out

6. See your dentist! Keep those pearly whites healthy and functioning. Having your own teeth helps maintain



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# Crossword Puzzle

## ACROSS

THEME: 4TH OF JULY

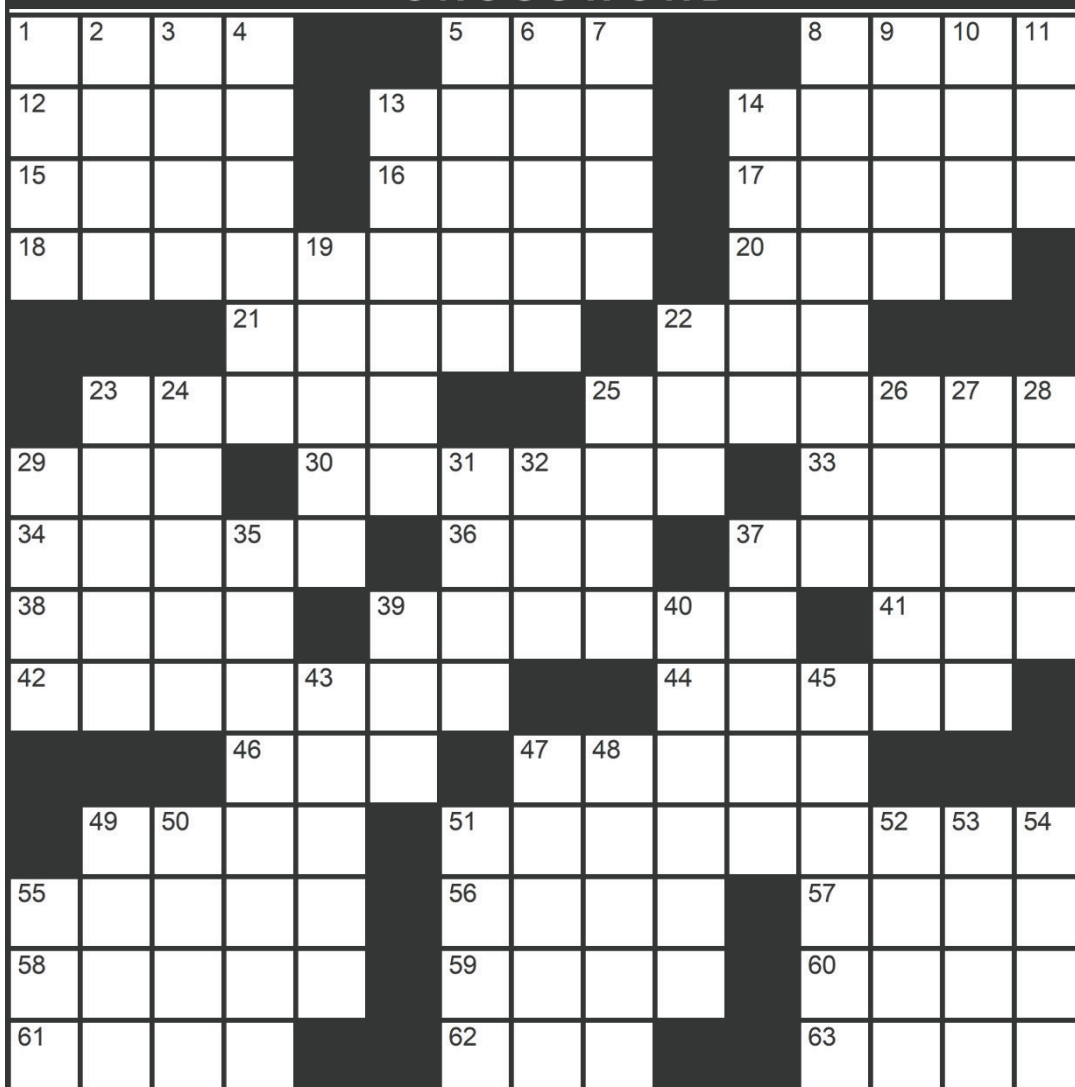
1. Begone!
5. Blue
8. Instinctive motive
12. Barbershop supply
13. Cover with asphalt
14. Twist and distort
15. Dismounted
16. Tiny particle
17. Like smell of burning rubber
18. \*King of Great Britain when America won independence
20. Same as pleaded
21. "Well-\_\_\_\_\_ machine"
22. \*Abigail Adams \_\_\_\_\_ Smith
23. \*Preferred cooking device on the 4th
25. They play dead
29. Tiller's tiller
30. Santa's reindeer
33. Dwarf buffalo
34. Smart ones?
36. "\_\_\_\_\_ the hills and far away"
37. Penicillin holder, e.g.
38. Part of both levorotary and levorotatory
39. \*Like 4th of July
41. Cholera
42. Egg dishes
44. Actress Close
46. \*Jefferson was three and Washington was \_\_\_\_\_
47. Medal of Honor word
49. Castle material
51. \*Roman Candles & Fountains, e.g.
55. Manuscript sheet
56. Dirty money
57. Dire fate
58. Type of wrench
59. Charitable contribution
60. Genesis twin
61. Dad's lads
62. General Services Administration
63. Job for a body shop

**Solution page 23**

## DOWN

1. Without a date
2. \*American Revolutionary War spy, Nathan
3. Miscellany
4. Type of local tax
5. French composer of "Gymnopédies" fame
6. Steer clear
7. Prefix for half
8. \*U. S. personified
9. Steak choice
10. Power system
11. Former times
13. Saffron-flavored rice dish
14. Stares
19. Decorates with gold leaf
22. Negative conjunction
23. Jewish folklore creature
24. "Superman" star
25. Machu Picchu country
26. Remove from Pinterest board
27. Grieve
28. \*Many retailers hold one for the 4th of July
29. Sign of a saint
31. \*\_\_\_\_\_ of Liberty
32. Rooster's girlfriend
35. \*13 of these at the start
37. Give a green light
39. \*What contestants did at Nathan's Hot Dog Eating Contest
40. Ends of shoe laces
43. "\_\_\_\_\_ a high note"
45. What river did to bank
47. Viola da Gamba, pl.
48. Wafting pleasantness
49. Aria, e.g.
50. Comrade in arms
51. \*It should never touch ground
52. Official flower of the Kentucky Derby
53. Riddle without solution
54. Obscenity
55. Like The Beatles
55. European peak

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# You Can 'Visit' a Museum This Summer Online

If you are looking for new things to this summer do while staying home or social distancing, the Smithsonian's National Museum of the American Indian has you covered.

The museum has lots of free content available for both adults and kids, including digital learning tools for students of all ages and online versions of many of its most popular exhibitions. Access to this content is through the museum's website: [AmericanIndian.si.edu](http://AmericanIndian.si.edu).

## FOR STUDENTS

Native Knowledge 360° (NK360°) is the museum's national education initiative to inspire and promote improvement of teaching and learning about American Indians. NK360° provides educational materials and teacher training that incorporate Native narratives, more comprehensive histories and accurate information to enlighten and inform teaching and learning about Native America. The initiative's website has digital lessons for K-12 students, teacher guides, videos and websites. Several lessons

are also available in Spanish.

## ONLINE EXHIBITIONS

Many of the museum's most popular exhibitions are available to explore online. "Americans" shows how American Indians have been part of the nation's identity since before the country began. Visitors can click on some familiar images and learn why images of American Indians are everywhere in our country.

The bilingual exhibition "The Great Inka Road: Engineering an Empire" examines why the Inka Road was built more than 500 years ago, and how its construction—without the use of metal or iron, the wheel or stock animals to pull heavy loads—stands as one of the greatest engineering feats.

The exhibition "Infinity of Nations: Art and History in the Collections of the National Museum of the American Indian," which features some 700 works of Native art from throughout North, Central and South America, demonstrates the breadth of the museum's collection and highlights the historic

importance of many of these iconic objects.

"Developing Stories: Native Photographers in the Field" is the museum's newest exhibition. It features the work of two Native photojournalists who are using photography to break down stereotypes and portray stories that show the diversity and complexity of their contemporary lives.

## EXPLORE THE COLLECTIONS

Through its online search, visitors to the museum's website can learn more about the history of the museum's holdings, which have their foundation in the collection largely assembled by George Gustav Heye, beginning in 1897. The collection currently contains more than 800,000 items from across the entire Western Hemisphere. And for more from the collections, visit the museum's new Google Arts & Culture website.

## BLOG

For in-depth stories about objects in the museum's collection, insights into new exhibitions, or news from Indian Country, visit the museum's

page on the Smithsonian Voices blog.

## SHOP

The museum's online store offers an array of books for adults and kids, cards, CDs and DVDs. The best part? Your purchase helps to continue the museum's important work.

You can also get more con-

tent from the museum by following it on Facebook, Twitter and Instagram.

Thanks to great online exhibitions, educational materials, and yes, even shopping, you can spend this summer "visiting" an amazing museum from wherever you are. *StatePoint*



"Americans" at the National Museum of the American Indian is available online.

(c)Paul Morigi/AP for the National Museum of the American Indian

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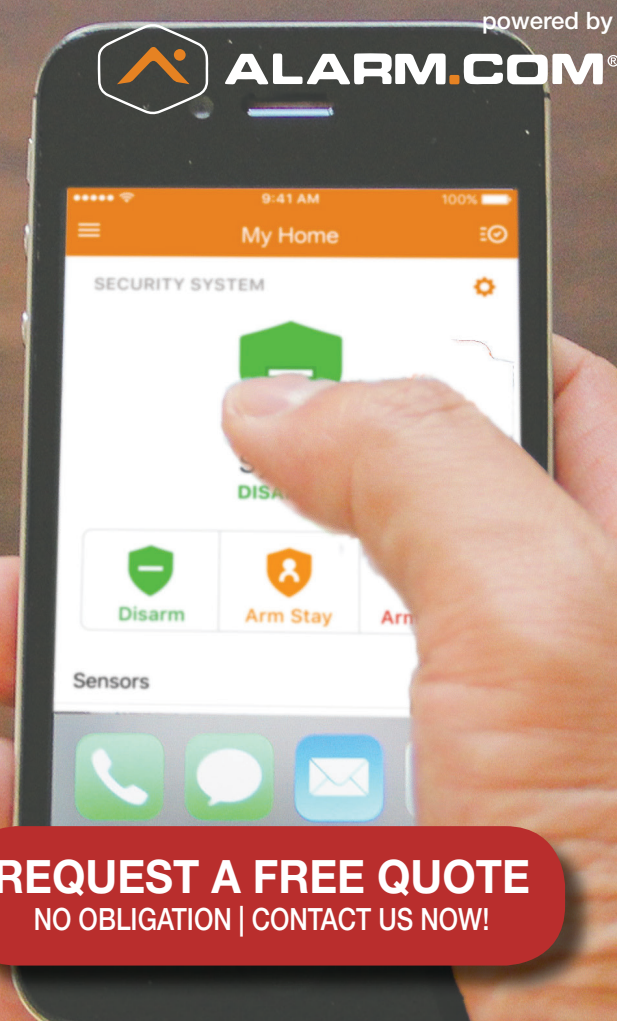
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## Crosswords Solution

Puzzle on page 21

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

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