

# LAKE OF THE OZARKS BUSINESS JOURNAL

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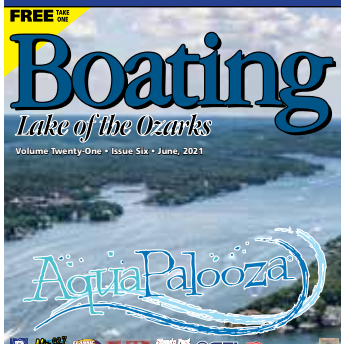
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JULY, 2021



NEWS IN BRIEF



## For the Win

Benne Media gets award. Pg. 11



## ReStore It

Habitat needs your help. Pg. 15



## Road Safety

McDOT takes improvement north. Pg. 6

## Postage set to rise

Time to stock up on Forever stamps. Pg. 22



## Crossword

Fill in the blanks on: 19 Solution: 16

## Sales tax increase needed to pay deputies what they're worth, keep community safe



By Nancy Zoellner

### Job hunting?

A chain grocery store is seeking a delicatessen clerk who can slice meats and cheeses, dish up salads and assist customers for \$15 per hour. A mid-Missouri manufacturer is advertising a "new exciting wage" of \$17 per hour for assembly line workers and a contractor looking for workers to dig up and bury service wire for a phone company is starting employees at \$18 per hour.

Or there's the Camden County Sheriff's Office, which is seeking candidates for the position of deputy sheriff. Responsibilities include responding to suicides, fatal car accidents, domestic violence, and mass shootings; serv-

ing death notifications; removing abused children from their homes; breaking up bar fights; apprehending dangerous criminals - and more. Pay starts at \$14.75 per hour.

Camden County Sheriff Tony

"Shall the county of Camden County, Missouri, impose a countywide sales tax of one-quarter of one percent (1/4 of 1%) for the purpose of providing law enforcement services for the county, including without limi-

*...Even the people who were supposed to be off on the weekend came in and worked eight hours - and it still wasn't enough"*

Helms said that wage, which equates to around \$32,000 per year, is shameful. He's hoping voters agree with him and vote "Yes" on the law enforcement sales tax issue that will be on the August 3 ballot. The actual wording on the ballot will read:

tations, providing funds for the sheriff's department law enforcement operating expenses and capital improvement projects, equipment, additional personnel, personnel expenses and facilities for sheriffs' deputies, dispatch and related emergency services.

"If you are in favor of the question, place an 'X' in the box opposite 'YES'. If you are opposed to the question, place an 'X' in the box opposite 'NO'."

"I believe it will pass because I believe the citizens of Camden County care about their law enforcement and support them. I believe our citizens want to pay their deputies a decent wage," Sheriff Helms said. "But just as important as giving our deputies a raise, I need to hire more people. All you have to do is drive from Osage Beach to Horseshoe Bend to realize we have had a steady increase in people at Lake of the Ozarks. I'm not complaining - I'm happy that we're seeing an increase in sales tax revenues - but it's resulting in an average 20 percent increase in calls for service - one week we had almost a 300 percent increase! And the calls are getting more serious - more domestic violence with weapons and bar fights with weapons, but I have the same number of people I had 10 years ago. For example, Memorial Day weekend was probably the busiest I've seen in 30 years. I had everyone who works for me on a mandatory eight hours overtime so even the people who were supposed to be off on the weekend came in and worked eight hours - and it still wasn't enough help. We ran 531 calls for service, which is about 100 over last year."

*continues on page 10*

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## Armchair Pilot

By Nancy Zoellner

**VICTORINOX**, which manufactures luggage and Swiss Army Knives, conducted a marketing research study of 2,000 Americans to learn more about people's travel habits. Of the 2,000 surveyed, 11% had never traveled outside of the state where they were born, 54% reported visiting 10 states or less, 13% had never flown in a plane, 40% had never left the country, 63% of those in that category said they couldn't afford international travel, and 25% said they don't have the time to travel. More than half said they've never had a passport and 76 percent they'd like to travel more.

**TRAVEL RESTRICTIONS** to most foreign countries have been lifted and air fare is probably the lowest it will ever be. But everyone whose passport expired during COVID are wondering how to get it renewed in a hurry to take advantage of the great deals. A far travel magazine provided some tips. To apply for a rushed passport through the State Department's website, you'll find a checklist to keep you from making a mistake that could slow down the process. You will be required to pay a \$60 expedited fee (plus overnight shipping), which is not refundable, in addition to the standard \$110 application fee and \$35 execution fee. No proof of travel is needed for the basic rush process, which could take up to 12 weeks. For a quicker turnaround, use an expediting agency like RushMyPassport.com. Be aware - expeditors charge an additional fee on top of all the passport fees - and the total cost can run as high as \$450. The quickest way to get a passport is by applying in person at an expeditor agency.

**TIPPING WHILE TRAVELING** can be confusing. The American Hotel & Lodging Association in cooperation with Forbes created a guide: Housekeeping should get \$1 to \$5 daily, depending on the mess you're making or the extras you're requesting. Hotel courtesy shuttle driver - \$1-2 per person or \$4-5 per party. Valet/parking attendant - \$1-5 when your car is delivered. Bellstaff/porters - \$1-5 per bag when you are escorted to your room (especially if your luggage is heavy or they prepare your room or show you around). Doorstaff - \$1-2 for getting a taxi - more if they load or unload luggage. De-



livery of special items for special requests (like an extra blanket), - \$2 for one item, \$1 for more. Room service - a gratuity of 15-20% should be added if the hotel did not already include a room service charge on the bill. Bartender and server -15-20% of the total tab - more for exceptional service.

**TRAVELERS TIPPING THE SCALES** has caused the FAA to take a closer look at how airlines are calculating the weight they are carrying. Each airline was asked to submit a plan to estimate the average passenger weight - with luggage. "Eyeballing" won't suffice. Airlines are required to show a detailed account of how they came up with their calculations, which must include even clothing and any digital devices carried on board. It's no secret that Americans have gotten heavier over the years. It's no surprise that they say they aren't. A recent Gallup poll showed individuals typically under-report their weight, with the average male giving his weight at around 200 pounds, while women report their weight around 162 pounds.

**"FLYERS BEHAVING BADLY"** could be a new hit show. There have certainly been enough incidents in the past year to provide plenty of fodder. According to a story in Flyer Talk online travel magazine, since the start of 2021, the Federal Aviation Administration (FAA) has proposed over \$500,000 in fines against bad passengers and is proposing over \$124,000 in new fines against a group of eight passengers who created disruptions on flights. Their bad behavior ranged from drinking alcohol not served to them, to refusing to wear face coverings to assaulting crew members and passengers. Because of all the problems, earlier this year the FAA adopted a zero-tolerance policy. The number of complaints referred to the FAA now exceeds 2,300.

**BAD BEHAVIOR** wasn't confined to passengers. A former Southwest Airlines pilot recently pleaded guilty to a federal charge of committing "a lewd, indecent, or obscene act" mid-flight while

he was the pilot in command. The incident occurred in August, 2020 on a flight from Philadelphia to Orlando. According to a report, after reaching cruising altitude, the 60-year-old pilot disrobed in the cockpit of the plane, exposed himself to the female first officer, watched pornography on his laptop and further engaged in inappropriate conduct in the cockpit. He was sentenced to one year probation and ordered to pay a \$5,000 fine. He had already left the airline before the incident was made known to Southwest.

**AS THE DEMAND FOR TRAVEL** increases, some airlines are having a difficult time with staffing. As a result, flights are being cancelled. American Airlines announced it will cancel 950 flights over the first two weeks of July. Crew shortages and poor weather conditions forced the carrier to cancel over 300 flights in June 19. During the pandemic, when airlines were offering minimal flights, laid-off workers were forced to find other employment. Airline executives have said it could take more than a year to fill all their open positions. Delta Airlines recently announced it was hiring 1,000 new pilots.

**VACCINATED OR NOT**, even though the U.S. Centers for Disease Control and Prevention said that fully vaccinated people can safely go mask-less in most indoor and outdoor settings, masks will be required in all transportation settings until September 13 - even if states and/or cities have dropped their mask mandates. The mask directive from the Transportation Safety Administration (TSA) doesn't just cover airplanes. Masks, which are required to cover both the nose and mouth, must also be worn while on trains, busses, subways, taxis, ride-sharing services - and in all terminals - anywhere in the nation. The TSA mandate even went as far as dictating the mask must be worn between "bites and sips" while eating and drinking on-board public transportation or in terminals. Those who ignore the rule can be fined upwards of \$200.

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# For better health, and a better Miller County

By Nancy Zoellner

Peanick Park will have additional exercise equipment along the walking path. Low-income moms will get help with diapers, wipes and other basic needs. Caretakers will be able to digitally track those suffering with Alzheimer's and other disabilities and who have wandered off. And kids in the Eldon School District won't have to go to bed hungry.

Those needs, along with several others, were met by the Miller County Health Center through their 2020-2021 Health and Wellness Grant Program.

Each year for the past five years, the Miller County Health Center Board of Trustees has budgeted \$200,000 to be used for health and wellness grants in the community. Any non-profit or tax-exempt organization – schools, local governments, civic groups, emergency responders, churches – serving Miller County residents can apply, said Administrator Michael Herbert.

After the application period ends, the board reviews the applications and then makes a decision on which requests to fund. The grants can range from

\$1,000 to \$20,000 but the money must be used for projects within Miller County for the benefit of Miller County residents and visitors. Herbert said because the requests are typically for low amounts of money, they usually end up funding 15 to 20 programs.

"The whole idea is to fund projects that will improve the health and quality of life in Miller County. For instance, the exercise equipment in Peanick Park will encourage people to get out and get more exercise as they walk on the trail. It will also help make the park one of the premier parks in our region," Herbert said.

There's no limit on the number of awards. The maximum is \$20,000 per applicant but most are smaller than \$20,000 so we usually end up funding 15 to 20 projects. It's great to be able to fund these projects for the community," he said.

Grants awarded for 2021 are:

To Reduce Food Insecurity/ Improve Nutrition

• Helping Hands of Central MO (St. E) \$10,000

• The Well Rural Resource (Iberia) \$10,000

• Eldon Community Food Pantry (Eldon) \$10,000

• Mustang Packs (Eldon School District) \$10,000

• Grow for a Healthy Life (St. E School) \$1000 - Countertop greenhouses and supplies to grow vegetables.

• Baby Grace (Eldon Methodist Church): \$8,000 - A support group for low income, young mothers and their children to assist with free basic needs, hygiene products, and Emergency Foster Kits that includes underwear/pajamas.

Parent Education and Stabilization Course (Kid's Harbor): \$12,600 - Parent education courses to create and maintain safe and stable homes for their children, serving 100 Miller County parents per year with referrals from the courts, juvenile offices, law enforcement offices, medical and mental health providers, and Children's Division.

Client Assistance for Domestic Violence Survivors (Citizens Against Domestic Violence, Inc.): \$19,980 - Funding assists with rent, moving expenses, utility assistance, housing deposits, medical assistance, food, clothing and

transportation.

Hornet Fitness Center (St. E School): \$19,222 - Free fitness center to the public 7 days per week, except during school hours/activities.

Peanick Park Outdoor Fitness Area (City of Osage Beach): \$17,000 - A variety of outdoor fitness equipment and artificial turf/rubberized surface.

Iberia Park Basketball Court (City of Iberia): \$19,500 - Basketball court with minimal maintenance surface placed near pavilion with lighting.

Eldon Tennis Courts Rehab (City of Eldon): \$20,000 - To apply toward the \$95,000 needed to rehabilitate the tennis courts at the Eldon Air Park.

Eugene Track Infield Renovation (Eugene School): \$8,750 - To apply toward the \$35,000 necessary to renovate the infield of the track to create outdoor recreation opportunities for the Eugene area community. Open to public during non-school hours/activities and during school, will provide additional outdoor PE/recess space.

Public Safety (Our Lady of the Snows, Mary's Home): \$7,000 - To

purchase two AEDs and three medical first aid kits in the locations of athletic events and public gatherings and three infrared thermometers to be used for event entry temperature screening.

Safer Community, Safer Firefighters (Iberia Fire District): \$7,500 - To purchase four AED units equipped with CPR Rescue Coach on essential trucks staged in Iberia, and St. Anthony

AED (Brumley Fire Protection District): \$3,450 - To purchase one AED with extra pads, a case, and extra battery.

Project Care Trak (Miller County Sheriff's Office): \$7,033 - To purchase a digital tracking system for persons with Alzheimer's and other disabilities.

Grant applications are typically due by September 30 of each year. Awarded grant recipients are notified by November 30. The grant period runs from January 1 through December 31. Grant applications are available at <http://millercountyhealth.com/health-and-wellness-grant-1> or e-mail [bhhood@millercountyhealth.com](mailto:bhhood@millercountyhealth.com).

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# Road safety measures continue

By Nancy Zoellner

An effort to improve safety at several intersections along U.S. Route 54 in Miller County has been given the green light by the Missouri Highways and Transportation Commission. The commission awarded a contract to Capital Paving and Construction, LLC., who submitted the low bid of \$6,140,169 for projects along Highway 54 in Miller County, in the Lake of the Ozarks area.

Under the contract, safety improvements will be made along Route 54 at the following intersections between Lake Ozark and the Cole County line:

- Route V
- Route FF
- Business 54 (Eldon)
- Lakeland Road
- Walnut Grove Road
- Howser Road
- Allen Road/Bear Lake Road
- Copperhead Road
- County Road 54-60, Tolwood Road
- Mount Carmel Road, Jamie Lane, and Midway Road
- Atchinson Road
- Opie/Hunter Road

Those intersections were identified as safety risks through a road safety audit, an in-depth analysis of the corridor, and a series of meetings with a local advisory group made up of local leaders. Changes at each location could include the installation of J-turns, which eliminate the need for drivers to cross lanes of traffic at right angles, as well as new or extended turning, and acceleration and deceleration lanes. Maps and diagrams of the work to be performed at each location can be found at [modot.org/Miller54Intersections](http://modot.org/Miller54Intersections).

"People will typically say, 'Just put in an interchange,' but we can't do that at every intersection. The interchange we're putting in at W and 54 is a \$9.7-million project – and that's for one location. With this project, bid at a little more than \$6 million, we're improving the safety at a dozen different intersections," said Bob Lynch, district engineer with the Missouri Department of Transportation (MoDOT).

He explained the benefits of J-turns, which require drivers to turn right in the same direction of traffic, merge into the left lane, and then make a U-turn in the direction they intend to travel.

"Four-way intersections require drivers to look in different directions and try to determine



if other drivers will be making left turns in the median or driving straight across, before crossing high-speed lanes of traffic. J-turns help the driver deal with less because they are looking only at one direction of traffic – they are only thinking about one thing. Dramatically reducing the decision-making process that the driver has to go through, especially when the driver could already be distracted by things going on inside the vehicle, helps them stay safer – and that is our goal," he said, adding that since making similar improvements on Highway 54 between Camdenton and Osage Beach, the number of crashes has reduced significantly, "and they've been much less severe."

Studies done by the National Cooperative Highway Research Program show J-turns provide significant reduction in right-angle, "far" side crashes, and a recent study conducted by the University of Missouri shows that implementing the J-turn design at intersections of high-speed rural expressways and minor roads results in fewer crashes than those that are controlled by two-way stops.

In addition, MoDOT assessed 19 different J-turn intersections in Missouri and found:

- The J-turn design resulted in a 25 percent reduction in crash frequency for all crashes

- Fatal crashes decreased by 88 percent and serious injury crashes decreased by 78 percent.
- One of the most severe crash types, the left turn, right angle crash, was completely eliminated by the J-turn.

Extended deceleration lanes, basically a third lane on the highway that allows traffic making a left turn to safely slow down out of the way of high-speed traffic and acceleration lanes, which provide an opportunity to gain speed after turning onto the highway, can make the process even easier and safer.

Missouri currently has 28 J-Turns and anticipates building more in the future. In fact, Lynch said the same type of improvements are being carried out on Route 63 between Jefferson City and Columbia, which has a similar volume of traffic and the same type of problems as Highway 54, and on other corridors throughout the state with four-lane divided highway and intersections.

The work on Highway 54 in Miller County, which is expected to be completed by summer 2022, will require individual lane closures and some intersection closures in order for construction to be completed safely. MoDOT will alert travelers and residents of any closures ahead of time.

## Managing Rental Property

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

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We encourage our owners to get a spring AC check every single year. Only about 25% of our owners get the check performed. The cost is less than \$100.00. We've been doing this for about 10 years now and we've only had two AC's fail that were checked in the spring. We probably average about 10 calls per summer for AC problems. So in 10 years that is 100 calls and only 2 have been for a unit that was checked in the spring.

Already this summer we have had four AC's that have needed a service call, some on a weekend and some at night, which is considerably more expensive to fix. Out of those four AC issues, none of them had a spring AC check this year! These owners end up paying extra fees for weekend and after-hours calls and they could have avoided the guest inconvenience, had they asked for a spring AC check.

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



Russell Burdette

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

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

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

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

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To be a leader in your industry, you want to be the person who is sought after for insight and comments around the type of services and products that you offer. The most successful entrepreneurs today are prolific creators of content. It's not just willy-nilly content, it's content that offers value to their market. In the age of the Internet and the fast-moving world now, your reputation is really your most valuable commodity. Becoming a creator of content and a voice of value to your market, to your customers, is a way to position yourself as the go to expert in your industry. Your reputation is created not just by serving customers. Service is an expectation. Your excellent reputation is formed by your contributions to the market and the value that you bring to the marketplace and to your customers. Becoming a voice of value to your customers takes time and consistency. It is not going to happen overnight. But if you have the wherewithal to stick to it, the payoff is huge and long lasting. It is one of the best investments you make with your personal time in your company,

**So, what can you do or start doing now to become a voice of value to your customers and to your market?**

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**Sandy Waggett**

phone numbers of people who are visiting your website, send "Value" content to them. This kind of a lead generating mechanism should be your number one priority. Your next step is to start (let's just go small) with a monthly newsletter. It's not a sales pitch newsletter. It is a piece of value that you're sending to your prospects and your customers on a regular basis and positioning yourself as the go to expert in your industry.

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# Moving forward with a plan

By Nancy Zoellner

"You know you want to go on vacation to California. Do you drive, do you fly? Are you going to pack snacks? Do you have a movie for the road? Is your wife going with you? Are your kids coming? There are plenty of details to figure out. And even when you figure out some of those details – you decide you're going to fly – are you going to fly Delta, or American or United? We have to determine a destination first. And then we work backward from there to say, 'How do we get there?' That's the best analogy I have for this. We know that as a city, we want to be somewhere we're not right now. Let's figure out a destination first. Then we'll figure out how to get there."

Lake Ozark Assistant City Administrator Harrison Fry used that analogy to explain the importance of developing along-range comprehensive plan to guide the city into the future. He shared his thoughts at a public meeting held in mid-June by the Lake of the Ozarks Council of Local Government (LOCLG) and the city of Lake Ozark, which have been working together to create the plan.

Another meeting is set for 6 p.m. July 22 at Wilmore Lodge, and residents and business owners in Lake Ozark are urged to attend.

"The July meeting will wrap up the public input from the citizen survey and the comments made at the two public meetings, but we'll also be discussing any other priorities that weren't identified," Fry explained, adding that the next step would include compiling the information. The LOCLG staff will write the plan document, city staff will have opportunities to review and make

comments and suggest edits as needed before it is shared at a public plan review. Comments will be taken at the meeting and revisions may be made to the document based on public input. Once the plan is completed, it will be presented to the Planning and Zoning Commission for their comments and endorsements. Then the board of aldermen will vote on adopting the plan.

The city's development plan has remained unchanged since 2006, in part because it was cost prohibitive. However, several months ago, Linda Connor, former executive director of the Lake of the Ozarks Council of Local Governments (LOCLG), attended a meeting of the board of aldermen and said LOCLG was able to offer the plan update at no cost to the city. Fry was tasked with assisting Matt Kostelnik, economic development specialist with LOCLG, in carrying out the project, which kicked off last fall.

Early in 2021, a post card survey was sent to the city's 1,000 or so utility customers asking questions about residency, employment, the type of growth they would like to see and their opinion of the city's involvement in the community. Economic development and quality of life were discussed at a meeting in May.

"It wasn't surprising to hear they wanted to see continued development along Highway 54, particularly in Eagles' Landing and the old quarry site, and they wanted to see development pick up along Route 242," Fry said. "They also wanted to see the city beautified, especially along the Strip and commercial areas that border residential. A few folks mentioned that we don't have a very 'walkable'

town – there are some sidewalks but aren't well-connected as a network and because of that, it would be difficult to get from one area of town to another."

Housing and infrastructure were discussed at the June meeting. Attendees were asked to answer a half-dozen related questions including the type of housing they feel is needed, and if rezoning to create more development opportunities.

Some at that most recent meeting said they felt Lake Ozark officials needed to focus their attention on fixing existing problems rather than worry about how they can bring about future growth, but Fry said it was important to do both.

"If we keep our eyes on the longterm and say this is where we'll be in 10 years, then we're able to define each step that we need to take to be there. Yes, we need to focus on operations. I'm a firm believer in perfecting where we're at to make sure our residents have good service, but if our focus is always on maintaining, then growth likely will not happen," he said.

At the June meeting Fry and Brian Yansen, the new executive director of LOCLG, both said they feel the time to plan is now because Lake of the Ozarks is one of the only areas in the United States that not only didn't decline but grew during the pandemic shutdowns.

"More people are living at the Lake fulltime than ever before," Yansen said. "The area is ripe for economic growth – new businesses, new opportunities – but now there's a housing shortage. The comprehensive plan tries to anticipate what could happen. It won't be 100-percent right, but it will outline the zoning laws,



Residents and business owners in Lake Ozark have been providing input on the type of housing, the infrastructure improvements and quality of life additions they would like to see in coming years as part of the comprehensive plan development. More low-cost housing was close to the top on the list. Currently eight tiny homes are under construction off School Road to help meet that need. A house will be built on each concrete pad. Nancy Zoellner photo.

it will outline areas where zoning could be changed or be more flexible, it could provide the information a developer needs to come to the Lake and build. A comprehensive plan envisions what the residents want the city to look like in the future."

"In the past year, we've seen an uptick in interest by developers who want to build homes here," Fry said in an earlier interview. "We want to know – should we change some of our zoning restrictions to make it easier to build multifamily housing, or do we want to make more restrictive zoning – like subdivision regulations? Do people want streetlights to be required and

should sidewalks be required to tie into existing systems? We don't want to be too restrictive because no one will ever build here but we also want to set standards. A new comprehensive plan will serve as the guiding force for the city as we continue to grow in the near future. It will provide a rationale for decision-making for our boards and commissions and will also show the world what the priorities and direction are for the City of Lake Ozark."

Anyone who has questions pertaining to the focus session can contact the Lake of the Ozarks Council of Local Governments at 573-346-5692 or email [matt.kostelnik@locclg.org](mailto:matt.kostelnik@locclg.org).

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# Sales tax increase needed

*continued from page 1*

He said the only way to tackle the problem is with additional funding – enough to hire deputies so there are two in each zone – and pay them all enough that they stay around for a while. “And it can be done very inexpensively. People will have to spend \$4 to give the sheriff’s office a penny.”

Without the tax, he said they will continue to see a turnover in personnel.

“We get a lot of people coming here to work because Camden County is busy with all the tourism and there’s always something going on. So deputies start here, get a little bit of training, get a little bit of experience, then they move on – and they don’t have to move far. They can stay in the house they currently live in and go to some of our surrounding counties – and make as much as \$37,000 and \$38,000 a year. We were paying \$26,000 but after a major and another person left the department, my chief deputy and I sat down and we took their salaries and spread the money between all the deputies to get them up to \$32,000,” he said.

To develop a plan Sheriff Helms checked with other sheriffs’ offices and settled on \$42,042 a year – or \$19.50 per hour, which is the approximate starting pay for Greene County deputies. Using that salary base, he set the projected budget at about \$2.1 million, which will allow him to give raises to the current deputies, hire 10 additional deputies, and cover the insurance and all the other costs associated with hiring new people, and get the vehicles in place. The changes won’t go into effect until January

1, 2022, the full \$2 million won’t be needed in January. “I’ll just need the \$2.1 million divided by 12 (months) to give the raises.”

According to Missouri State Statute 67.582, the money will be collected and put into a trust fund and can be used only for law enforcement purposes and only for the sheriff’s office. He said the auditor is setting it up as LEST (Law Enforcement Sales Tax) No. 2 account so it can’t be put into the other LEST, which is shared by the sheriff’s office, the prosecutor and juvenile justice.

Sheriff Helms said the additional deputies will be hired in February and March and for the first six weeks, they’ll be in training. He will order their vehicles when the new deputies enter training and won’t have to pay for them until they arrive in June or July.

He said they probably won’t have a surplus in the fund for three years. “But when we do, wouldn’t it be nice to be able to give a merit raise to someone for going above and beyond? We can also use it for capital improvements. Like it or not, eventually we’re going to have to build a bigger jail because we keep this one filled to the brim. In fact, our jail administrator got bunks and reworked things so we could go from a 100-bed to a 150-bed facility – and it’s still not enough.”

Sheriff Helms said he also visited with several attorneys to draw up language that will prevent the commissioners from taking money from his existing budget. SECTION 7 reads: “If the tax referred to herein is passed by the voters of Camden County, Missouri, the Sheriff’s Department budget amount for

2021 shall be set as a base budget amount which cannot be reduced in future years unless County income revenue declines and then the base budget amount can only be reduced by the same percentage as the decline in County income revenue. The base budget amount will be reviewed each year during the budget process to determine if it should and can be increased to take into account increases in County revenue. It is the intent of this Ordinance that the law enforcement tax be an amount over and above the base budget amount to be used by the Sheriff’s Department in addition to the base budget amount.”

Sheriff Helms said the ordinance that the commission enacted and adopted has been signed and filed with the county clerk’s office and in the state office, “so it’s a done deal. It’s only waiting for the people to vote. There are some naysayers but they’re more concerned about where the money will go, so I told them ‘Hold my feet to the fire. You elected me – hired me – if you will – to run this place and I am very conservative. I watch our pennies and make sure the money is where it needs to be.’”

Sheriff Helms said the increase could even result in a savings for his office.

“For example, it costs our department around \$25,000 to train a detective in cell phone forensics and other techniques. If he leaves, right now he’s the only one in the department that can do that, so we’d have to spend that again to train someone else to do the job. So are we really saving money by paying these people less? I don’t think so,” he said.

## A Matter of Trust

### Managing Newly Acquired Wealth

Recently, the Mega Millions jackpot reached \$515 million. If you were one of the lucky winners of this lottery, your financial worries are over, correct? Unfortunately, no. In many cases, your worries have really just begun.

While your chance of winning a lottery jackpot is small, the challenges associated with managing a large influx of money are actually quite common. Whether expected or not, an inheritance, divorce settlement, severance package, pension payout, proceeds from the sale of a business, life insurance death benefits, or legal judgments can all place in one’s hands the equivalent of several years of ordinary earnings.

When you find yourself in this position, you’re at a crossroads—suddenly called upon to switch from wealth accumulation to wealth management. You will, of course, face circumstances unique to your situation. However, there are some general guidelines that apply to almost all such transitions.

**Take your time.** Financial windfalls often come with an emotional price tag. Fortunately, in most situations, major decisions are not immediately required. In fact, it is advisable not to make any major financial decisions for six months. Give yourself time to regain your emotional composure and consider how you wish to use your new wealth to benefit yourself, your family, or your favorite charities.

**Set goals.** Is your sudden wealth large enough that you can consider retiring? If so, you should think of your assets not as a lump sum, but in terms of the after-tax annual income that they can produce over the course of your life. Or, if you continue with your current career, would you like to eliminate debt, ensure the future funding of your children’s college education, invest for your retirement, and provide for those who will survive you at your death? In either case, you’ll need to update your estate plan to accommodate your newly acquired wealth and provide for the management of your assets in the event of your incapacitation.

**Taxing matters.** Is your new wealth taxable? It’s taxable as ordinary income if it comes from lottery winnings, royalties, severance payments, mineral rights, and the like. Legal judgments are taxable, except to the extent that they are compensation



**Bart Schulte, MBA, CWS®**

*Vice Pres. & Sr. Portfolio Manager*

for physical injury. If your financial windfall comes from the sale of a business or personal residence, it may be subject to capital gains tax.

Income tax may be deferred if the proceeds are eligible to be rolled over into an IRA. IRAs and other retirement plans are taxable as funds are withdrawn and allow for the deferral of income taxes over several years. An experienced tax advisor may help you uncover ways to minimize the impact of taxes.

**Invest.** You’ll need to consider your assets as a whole, essentially starting from scratch. How do the new assets blend with your existing portfolio? There may be positions in assets you inherit that you will want to keep, perhaps for sentimental reasons. View these investments objectively as you determine how they fit into your overall financial picture. As previously mentioned, take your time. Selling and investing slowly over time as opportunities present themselves may lessen the probability of major mistakes.

**Ask for help.** The planning and decision making required when you receive a large lump sum of money can be overwhelming. And very few people have the investment management expertise needed.

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

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# Benne Media wins prestigious award

Benne Media and its radio stations KS95, Cool 102.7 and Mix 92.7 were chosen as the recipient of this year's Eunice Kennedy Shriver Award of Excellence. The award was given to members of the staff and the owner of Benne Media at the 50th Annual Celebration of Special Olympics

J.T. Gerlt, one of the on-air personalities from KS95, has participated in the Plunge for 25 years and has been a Super Plunger for 8 years. This past year, J.T. raised nearly \$21,000 for his Super Plunge.

Mike Clayton, of Mix 92.7, has been a part of the Polar Plunge



Missouri on Sunday, June 27 at the Training for Life Center in Jefferson City.

This award came to life in 1988 by the Special Olympics Board of Directors as the Award of Excellence. In August 2018, the Special Olympics board voted to change the name to the Eunice Kennedy Shriver Award of Excellence to honor the founder of Special Olympics.

The Eunice Kennedy Shriver Award of Excellence is deemed the highest honor the board bestows on an individual or organization for their years of service and impact on the Special Olympics program.

The Polar Plunge, a huge fundraising effort benefiting Special Olympics, began at Lake of the Ozarks in 1996 and Benne Media has been a part of it since it's beginnings.

Each year the production department has created an on-air promotion that runs for about two months on all three stations. Benne Media has also promoted the event in the *Lake of the Ozarks Business Journal* and on its websites, which include a link to an online registration site, as well as in multiple social media posts on all of their social channels.

for all 26 years, and is known as "The Voice of the Plunge" at Lake of the Ozarks. He has promoted the event tirelessly, holding on-air interviews with the Osage Beach Police Department, and Crystal Schuster, Plunge planner, weekly for a month leading up to the event. Clayton helped start the Osage Beach "Cops on Top" event, which is held one week before the Plunge, and has not missed a year since its inception in 2004.

Benne Media has also collaborated with the "Cops on Top" event, doing live remotes from 6 a.m. to 6 p.m. each year – and Mike has never batted an eye at doing it, whether the day is full of sun, rain, or snow!

Benne Media also provided live remotes from the Plunge site the morning of the event interviewing participants, sponsors and SOMO staff, and Clayton stays and emcees the entire event – from start to finish.

In the last 26 years, the Lake of the Ozarks Polar Plunge has raised more than \$3.4 million with more than 9,000 "polar bears" taking dips and more than 2,000 people of all ages participating in the Polar Bear Strut.

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## Fall Boat Show Cancelled

The Lake of the Ozarks Marine Dealers Association announced today that they will be cancelling the September In-Water Boat show at Captain Ron's this year, originally scheduled for September 24th through 26th.

The September Boat Show has always been billed as an "end of

Director said, "With the influx of new Lake of the Ozarks homeowners moving into our area, the demand for watercraft has been high. Our local marine dealers have done an excellent job in getting those new residents the boats they need so that they can enjoy the water in their new



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current model year" clearance show. As 2021 saw many local boat dealers across the nation with record sales numbers for 2021, the LOMDA board of directors made the decision to cancel out of concern for the shortage of current model year product for their boating customers, and the many show attendees, and that as a result, that the Association could not promote a full show as attendees were used to seeing in years past.

All of the local dealer members have reacted and have been very aggressive with their purchases of product to insure an abundance of watercraft for the upcoming 2022 boating season. These dealers are however highly encouraging potential shoppers that are wanting to get a new boat for 2022, to have that dialogue with your dealer now to insure Spring delivery for 2022.

The dealers are excited that the new 2022 product will be delivered and on exhibit at the Association's 2022 Overland Park Boat Show on January 27th through 30th, and also the St Charles Boat Show March 3rd through 6th.

Mike Kenagy, the Marine Dealers Association's Executive

home here at the lake".

Mark Maasen, President of the Marine Dealers Association said, "With the boat manufacturers coming back online after an unprecedented year in 2021, we see the opportunity for product at the lake to increase like we have never seen before for 2022 and on".

The LOMDA board of directors did recommend visiting the Association's website for further information on the many boat dealers in the Lake of the Ozarks area. That website is [www.LakeOzarkBoatDealers.com](http://www.LakeOzarkBoatDealers.com). There you will also find a list of all upcoming LOMDA boat shows throughout the year, as well as links to access the individual dealer's websites, allowing you to shop from home. All dealers are currently showcasing the product that they have in stock, and you may contact any of them for a one-on-one meeting if you see a boat that you're interested in.

The Lake of the Ozarks Marine Dealers Association is made up of over 40 lake area marine dealers, representing all the top lines of boats, marine accessories, docks, personal watercraft and everything else to promote fun on our local waters.



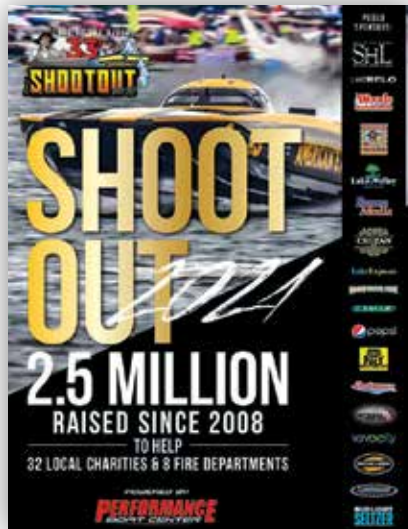


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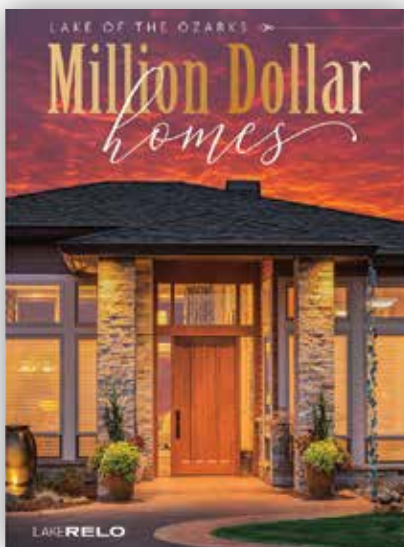
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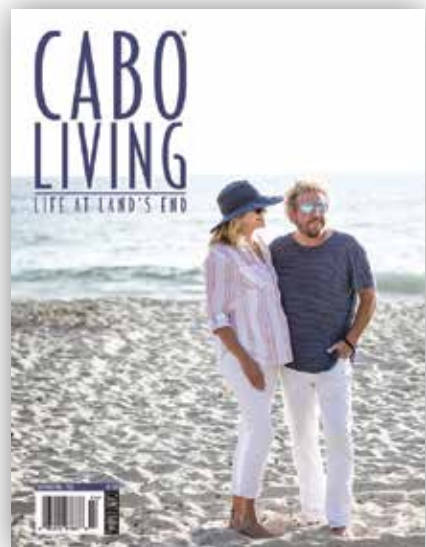
*Lake Relo  
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# Sun may have been shining but trouble was brewing

By Nancy Zoellner

Horseshoe Bend saw a “perfect storm” Monday, May 31 – and it wasn’t caused by anything falling from the sky.

The programmer that feeds the cameras in the traffic signal at Duckhead Road quit working that morning. When it lost its “vision,” the light automatically started cycling the lanes, which caused an almost immediate

throughout the holiday weekend. Luttrell said he has done this in years past and the highest count he can remember was some 15,000, counted over a four-day period.

“I put it out and it started counting at 8 a.m. Friday (May 28). Unbeknownst to us, by 9 p.m. Saturday, it had filled the thumb drive full and overwhelmed the system. When it stopped work-

Horseshoe Bend over the July 4th holiday weekend, he said he would make sure they have a deputy standing ready to direct traffic at the Duckhead Road intersection on Sunday, July 4, if needed, and Monday, July 5.

Luttrell, who also has years of experience directing traffic, said he too will be at the intersection to help keep everyone moving. He too is expecting enormous



By 10:30 a.m. on Memorial Day, traffic leaving Horseshoe Bend was already backed up for miles. It took this driver 45 minutes to travel 2.8 miles from Cherokee Road to Duckhead Road – normally a 6-minute trip, according to Google Maps.

traffic back-up of vehicles leaving Horseshoe Bend Parkway. Just as quickly, that backup spread down the Parkway all the way past Bittersweet Road and even down Bittersweet, all the way to the Lazy and Shady Gators overflow parking lot.

When the traffic light issue was discovered, deputies with the Camden County Sheriff’s Office were tied up handling calls for service. A reserve deputy was called in to help but by that point, it was more than one person could handle.

Making matters worse, traffic was heavier than it had ever been. Kevin Luttrell, superintendent with the Horseshoe Bend Special Road District, said he had been asked by Sheriff Tony Helms to put a traffic counter at the top of the Bend to count the vehicles entering on the Parkway

ing, it had already counted 16,556 vehicles – just on the lane entering the Bend,” he said, adding that they didn’t learn that it had quit working until they attempted to pull the numbers on Tuesday morning. “Needless to say, we were shocked.”

Sheriff Tony Helms said because of the number of visitors to the Lake had been steadily increasing, he felt the Lake would be inundated over the Memorial Day weekend with people enjoying their first three-day trip since COVID. To be prepared, he required all employees to work an extra eight hours overtime, “so even the people who were supposed to be off on the weekend came in and worked eight hours – and it still wasn’t enough help. We ran 531 calls for service, which is about 100 over last year.”

To avoid another backup on

crowds over the holiday weekend. “With COVID, nobody could go anywhere last summer so I think they’re all chomping at the bit to finally get out and travel.”

In the meantime, Luttrell said he’s doing his best to stay on schedule with roadwork.

“We’re having a hard time getting culverts, I can’t get parts for our traffic lights – fortunately, MoDOT was able to help us after the signal at Duckhead went down, and we still haven’t gotten our paint – and we’re usually done with painting by this time of year,” he said. “They’re telling us it’s the trucking companies – that they don’t have enough freight trucks to get things delivered to everybody. The last time I talked to them, they were 105 loads behind and now I can’t even get them to answer the darn phone.”

## “Insurance Talk”

### Usage Based Insurance Offers Rewards for Good Drivers

You might think that you are paying too much for your automobile insurance even though you have never had an accident or a traffic ticket. Being a good driver is not just about not getting traffic tickets or not getting into accidents, it is all about safe driving habits. Most companies offer discounts for being an accident free or ticket free driver but are you earning the maximum discount you can?

If you are looking for a way to make your automobile insurance reflect your safe driving habits, then usage-based insurance just might be the tool you need. Usage based auto insurance has potential benefits that might be a better fit for you than your traditional automobile insurance, but it is not for everyone.

The technology used to track your car’s date depends on the automobile insurance company. Some companies offer a device that plugs into the vehicle’s on-board diagnostics port, some use an app on your smart phone, and some companies are even using the systems built into your car (example: OnStar). With the mobile application it does not matter if your vehicle has the port under the dash. The plug-in device might be a better fit if you have multiple vehicles and one of them just sits.

Depending on the insurance company’s window of time they collect data for you could be using the program anywhere from 90-365 days typically. Some of the items that the company’s usage-based insurance programs look at are rapid acceleration, hard braking, idle time, miles driven, time of day you are driving,



Katie Peacock, CISR

and if you are using your phone while driving. On the mobile app side of the programs, they can tell if you are a passenger in a vehicle or riding the bus. With most companies on the mobile app side, you have the capability to change or delete trips. For example, if you were a passenger on one of the logged trips but it registered wrong you would be able to change that. Some company programs have the capability to send notifications if a driver has gone over the speed limit or the driving is outside of the good driving parameters; this would be a great thing for parents of teen drivers.

Some usage-based insurance programs could have a negative impact on your auto insurance, but others usage-based programs give you a discount for signing up to use the program; like Nationwide & SafeCo. I would recommend checking with your auto insurance agent to see what kind of usage-based insurance program is available with your insurance company and find out if it’s going to be a good fit to save you money.

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



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# Help yourself, help your community by ReStoring

By Nancy Zoellner

Before heading to your favorite home improvement store to get supplies for your remodeling or home improvement project, you might want to stop by the Habitat ReStore in Camdenton.

The store, located at 308 Keystone Industrial Park Drive just 3 miles south of the square in Camdenton, will reopen July 13 – and, according to store manager Anne Elliott, it is full of overflowing with construction materials – doors, windows, countertops, cabinets, appliances, furniture, tools – and much, much more.

“We were closed for the past nine weeks to do some remodeling and reorganizing. We did some layout changes and cleared out some things that had been sitting for a while to get the most out of the facility’s floor space. I just started a week ago, but I was told that while we were closed – and not making sales – people continued to donate so, as you can imagine, we are full. And that means we have a huge selection! I previously worked at a thrift shop, so I’m used to donations coming in but wow – I’m not used to getting whole households,” she

laughed. “But it’s wonderful and it’s what keeps us in business.”

In addition to needing shoppers, the ReStore, which is open

people and the one thing they always say is how much fun they have volunteering and shopping here and how much they look for-

donated items are used to offset operating costs but they are also used to support the Habitat for Humanity home-building project, which helps low-income families achieve their dream of homeownership. Volunteer workers, along with the family that will own the home once it’s completed, handle the construction. Individual donors, business and corporate sponsors, churches and social and community organizations partner to provide a portion of the funds or materials needed to build the homes.

The building team, which consists of nine volunteers, is currently constructing House #22, which should be completed in September. Habitat could also use help from individuals or even construction companies to help construct the homes.

According to Steve Fuhrer, the Lake of the Ozarks Habitat for Humanity construction manager, although it’s hard work to build a house and everyone goes home tired at the end of the day, “it’s very fulfilling to hand over the keys to the family, knowing you have been a part of providing them with a safe place to live.” He

said ReStore volunteers also find it rewarding to be involved in giving to the community. “It’s really a great organization with a great purpose.”

If you would like more information on volunteering in the store or on the construction team, call 573-317-0470.

And if you would like more information on how to be considered for home ownership, two meetings will be held this summer. The first is set for 6 p.m. Wednesday, August 4 and the second will take place at 1 p.m. Saturday, August 7. Both meetings will be held at Our Savior Lutheran Church, located at 442 East Highway 54 in Camdenton.

Each applicant must meet certain requirements in order to receive a pre-screen application. Those qualifications include, but are not limited to, the applicant’s level of need, their willingness to partner with Habitat in the construction process, and their ability to repay a zero-interest mortgage through an affordable payment plan.

During the meetings, those requirements and the application process will be explained.



from 9 a.m. to 1 p.m. on Tuesdays, Thursdays, and Saturdays, also needs volunteers – church groups, civic organizations, or individuals – to sort, price and display the donated items, as well as assist customers. Elliott said she also hopes to have enough people so she can have someone as the register to assist the check-out person. “I’ve talked to a few

ward to seeing each other.”

She said volunteers can work as much or as little as their schedule allows – there is no minimum required, no experience is required and there’s a job for every age group. A side benefit is that volunteers get to see the items as they come in – and they can purchase those items.

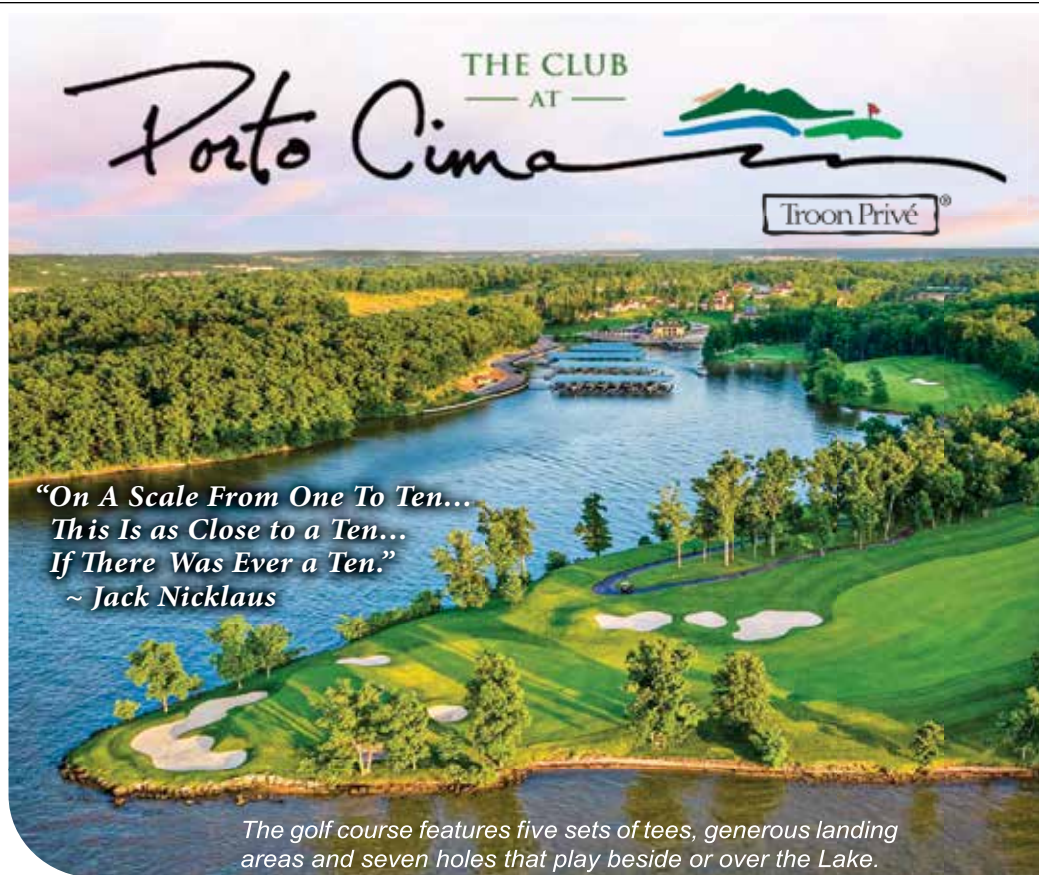
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# Macadoodles is coming to Osage Beach

By Nancy Zoellner

"Back in the day," the proverbial sidewalks all around the Lake were rolled up once Labor Day came and went – and they didn't "unroll" again until Memorial Day weekend the following spring. Traffic alone tells you that's no longer the case – that Lake of the Ozarks is no longer just a summer destination.

Osage Beach city officials said they were told that is why Macadoodles chose this area to build their next store and gas station.

In mid-June the company announced plans to build a 13,000-plus-square-foot Macadoodles franchise store at the newly developed "KK Crossing" at State Highway 54 and State Route KK in Osage Beach. According to a press release issued by the company, the operation will serve as the anchor for a larger retail complex. Ground-breaking was set for late June. The release stated they expect to open later this year, although an actual date has yet to be established. The franchisor is Rex Schaefer.

City Administrator Jeana

Woods said while the Lake population grows in the summer months, "Lake of the Ozarks is most definitely not just a summer destination anymore so this will be a nice addition and great for everybody on that end of town – and especially for people on Turkey Bend."

According to the company's website, each Macadoodles includes a Wine Cellar that is stocked with over 4,000 different labels of fine wine—domestic, regional, European, Australian, South American, South African, New Zealand, and Kosher. The store also offers a Wine Tasting Bar, where uncorked wines are available to taste open to close, seven days a week, it carries a large selection of liquor, and its Beer Room features more than 600 different craft and imported beers.

Cary Patterson, city planner for Osage Beach, said it is his understanding that this store will be no different, adding that the combination will set it apart.

"I obviously don't have the plans from other stores, but they've told us this will be their



biggest store to date, and I believe it. At 13,000 square feet, it's going to be a lot more than just a convenience store - and definitely far beyond a 'liquor store.' They take it above and beyond! I've been in other Macadoodles and they are very classy looking," he said. "They have a big piece of property and there's an additional 2 to 3 acres across

from McDonalds that's owned by Duenke Properties that will also be developed so this interchange is going to be the 'hot spot' for quite a while."

Macadoodles currently has locations in Pineville, Joplin, Springfield, Branson, Columbia, Republic and North Springfield in Missouri and in Springdale, Arkansas. For more information, visit the website at <https://macadoodles.com>.

In the meantime, across the Grand Glaize Bridge, dirt moving is underway for Osage Beach Commons, which will be anchored by Hobby Lobby.

"The building department is now reviewing Hobby Lobby's

plans. Once they get the construction equipment out there, things will shape up quickly. When that starts happening, I think the rest of the space will fill up," Patterson said, adding that he expects developer Gary Mitchell to begin Phase II - townhome-style independent living - of Arrowhead Centre, off KK just past the roundabout, in coming months. "I think this is just the start. During COVID, people came to the Lake, they liked it and they decided to stay. Businesses are realizing Lake of the Ozarks is a pretty good place to expand."



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### Why You Should Work With A Local Mortgage Lender



The home buying process is going to be filled with questions, concerns, complexities, and a really rewarding finish! If you have purchased a home before, you may have experienced the work that is involved, but you also know the relief and excitement that comes with signing the mortgage paperwork, getting your keys, and walking through the front door of your new home. All of the challenges can be made so much easier when you have a team of experts behind you, which is why we suggest hiring a local mortgage lender when purchasing a home at the Lake of the Ozarks. When shopping for a mortgage, it is definitely important to get a competitive mortgage interest rate, but you also want to have a professional and experienced mortgage lender working for you. Team Lasson is here to help you navigate the mortgage process, so read on to learn why it is best to work with a local lender!

#### 1. THEY KNOW THEIR CLIENTS BY ASKING QUESTIONS

In order to give an accurate mortgage quote, a mortgage lender will first need to collect information from you. A good lender should be expected to ask questions about your credit rating, property type, how long you expect to own the home and uses for the home, among other questions. A local lender can use this information to offer multiple mortgage options that are right for your needs, and explain what each loan option means for you.

#### 2. THEY KNOW THE COMMUNITY

Lake of the Ozarks is a wonderful community filled with exceptional people, businesses, and schools. By hiring a local mortgage lender, you are not just fueling the local economy, but you are investing in an expert who can help guide you towards the best financial option for your unique situation.

#### 3. THEY ARE INVESTED IN YOU

When working with a local lender they will know more about the area and local real estate market than an out-of-town lender. A local lender will appear more attractive to certain home sellers and real estate agents

because of the importance of a timely closing and a smooth process. Having a local, trusted mortgage lender could be the difference between landing a house or not.

#### 4. THEY HAVE THE REPUTATION

Local lenders have an incentive to provide you with excellent service because they want you to be a source of referrals for future business. These people live and work in the local area, and it is their reputation they want to uphold.

Whether you are purchasing a vacation home at Lake of the Ozarks, planning to move to the lake area full time, or refinancing a home, Team Lasson is ready to help with your mortgage needs. We have been helping home buyers for over 20 years, and we are proud to be a part of the lake community. When it comes to your Lake of the Ozarks home financing needs, we are here for you every step of the way, to answer any questions that you may have. We will discuss financing options, offer competitive interest rates and back it up with the first class service you deserve. Call your local lender, Michael Lasson, at 573-746-7211 for all of your home loan needs!

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## As the Lake Churns More Changes are on the Horizon!



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

Over the past few weeks, we have finally started to have more properties come on the market than properties sell. I am also seeing an increase in price reductions. These are primarily due to sellers being overly optimistic about pricing in this hot seller's market.

Bidding wars have cooled slightly as buyers have become weary of the fight and concerned about overpaying. Many are making one offer but refusing to engage in a contest while others are sitting back and biding their time.

Lumber prices dropped recently with reports that costs will be considerably less by the end of this year. That will accelerate new construction more than the lack of inventory has been able to spur activity. The building trades have also been getting their crews back in place after several years of lack of work. Several reputable, capable contractors have relocated to the lake this year and are in place to take advantage of the upcoming construction boom.

2020 was such an unexpected year due to the pandemic. Based on the natural amenities of the lake area and the freedom mentality, we gained national exposure on a level not previously experienced.

I believe this attention and subsequent increase in visitors and property owners will continue to trend upward. I think we are on the cusp of another development expansion here at the lake. We are already seeing a few condominium projects and residential developments take place. By next Spring,

I expect to see numerous ground breakings.

I am currently working with an investment group with a condominium project set to break ground this fall. I am also working with developers on a few upcoming lake-front luxury spec homes.

I have been involved in several condominium and residential subdivisions over the years. If you have questions or interest in investment and development property, please give me a call.

I recently listed the "Lake Dale Estate" at \$6,550,000 situated on 25 acres and 500 feet of lake-front. We will be hosting an open house mid July by invitation. If you would like the opportunity to visit this exceptional home, please send an email to [Karen@YourLake.com](mailto:Karen@YourLake.com), subject line Lake Dale Open and include your name and the email(s) or postal address(es) where you would like an invitation sent.

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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.

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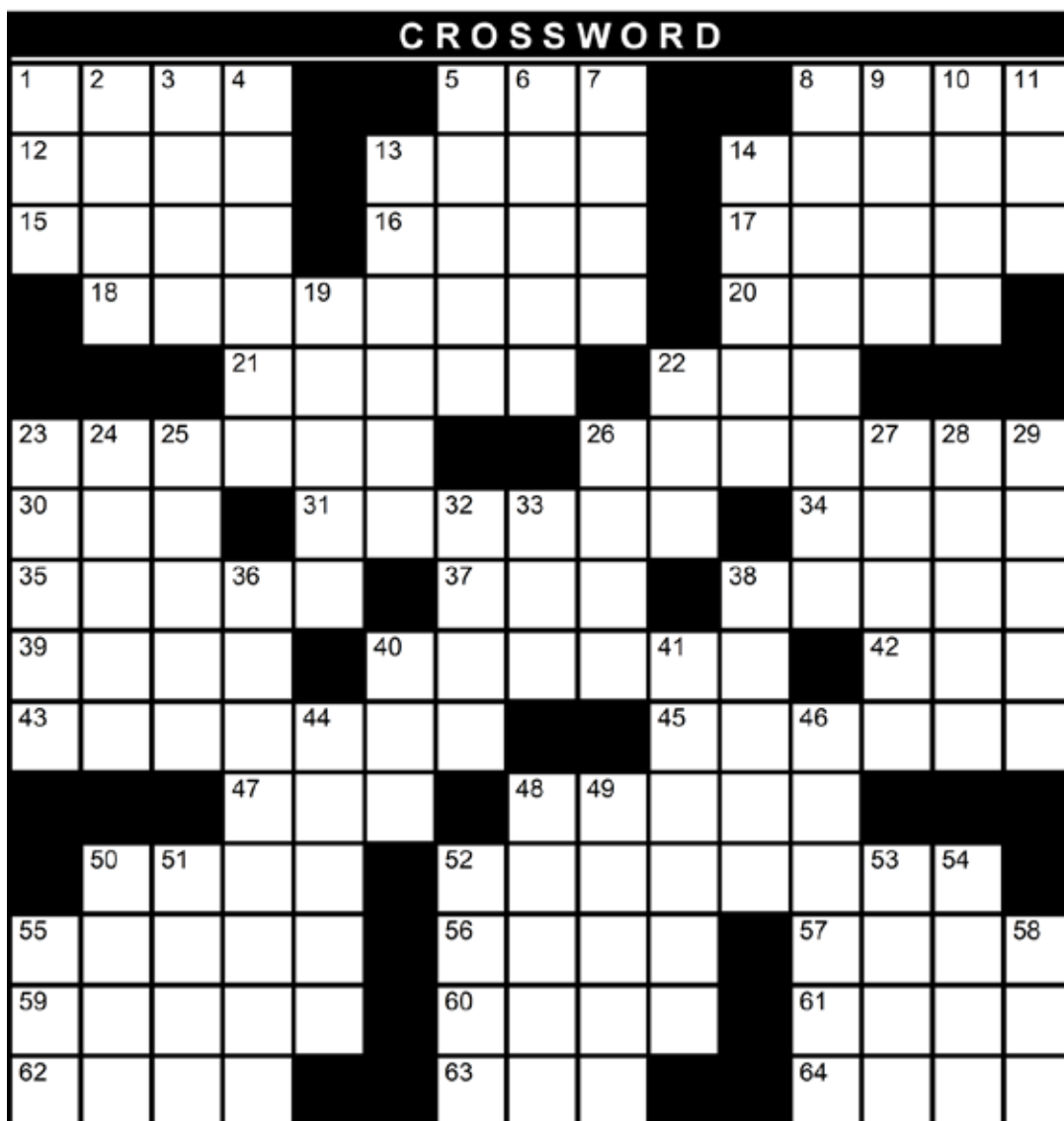
# Crossword Puzzle

**THEME: GOLDEN AGE OF HOLLYWOOD**  
**ACROSS**

1. \* \_\_\_\_ Code, or self-censorship guidelines for movies
5. Ship pronoun
8. \_\_\_\_ vera plant
12. Tiny piece of anything
13. Dateless one
14. Twist and distort
15. "Animal House" party garb
16. Cantatrice's offering
17. Frost-covered
18. \*Mary \_\_\_\_, star of 52 films and recipient of 1976 Academy Honorary Award
20. Rounded protuberance
21. Breaks off
22. Crime scene acronym
23. One who insists on implementing #1 Across
26. Anxiety, pl.
30. U.N. working-conditions agency
31. A-one
34. Do like exhaust pipe
35. Students' dwellings
37. Between sol and ti
38. Parkinson's disease drug
39. Larger-than-life
40. For the most part
42. \_\_\_\_ Aviv
43. Allow to rejoin
45. Between Paleocene and Oligocene
47. FEMA provisions, e.g.
48. \*Instrument central to 1945's "A Song to Remember"
50. Manage without help
52. \*Marx Brothers' 1933 classic
55. Florentine iris
56. Fourth largest Great Lake
57. \*Hitchcock's "The Man Who \_\_\_\_ Too Much"
59. Make children, biblical
60. Malicious look
61. Highest volcano in Europe
62. Object of worship
63. Always, in verse
64. Like happy people's glasses

**Solution page 16**  
**DOWN**

1. \*Humphrey Bogart's Fedora, e.g.
2. At the summit
3. Hanna-Barbera anthropomorphic bear
4. Kellogg's Sugar \_\_\_\_
5. Leather razor sharpener
6. Often used to pull #22 Across
7. Archaic expression of surprise
8. \*Like "Snow White and the Seven Dwarfs"
9. Mary's pet
10. Nabisco sandwich
11. Former times
13. \*"The Snows of Kilimanjaro" type of adventure
14. Straining sound
19. Nautical measures
22. Party bowlful
23. Pressed beverage
24. Skip the big wedding
25. Waterwheel
26. \*Drew Barrymore's grandfather
27. What actors do
28. Mature, as in fruit
29. Like an expired cracker
32. Surveyor's map
33. "Mai" follower
36. \*Hattie \_\_\_\_, first African-American to win an Oscar
38. City in France
40. Prefix for central
41. Deep throat, e.g.
44. Middle
46. Slow \_\_\_\_ or pressure \_\_\_\_
48. Baby food, e.g.
49. More unfriendly
50. \*Ginger's dance and movie partner
51. Therefore or consequently
52. Mark for omission
53. Archaic "to"
54. Back-to-school purchase, pl.
55. \_\_\_\_-Wan Kenobi
58. \*Bing Crosby's 1944 movie "Going My \_\_\_\_"



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# Three basic financial documents you can't ignore

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

When you own a small business, you have deadlines to meet, customers to keep happy, orders

your finances is a part of what it takes to run a profitable business. At a minimum, there are three basic financial documents that you can't ignore - your bal-



to fill, products to ship - and a million other tasks on your plate. Finding the time to work on your business and manage the financials can feel overwhelming for a lot of owners who are knee-deep in the day-to-day.

Managing your business' finances doesn't mean drowning in spreadsheets.

Making the time to manage

ance sheet, profit and loss statement and cash flow statement. By keeping these three statements up-to-date and within reach, you'll always have a strong sense of the financial health of your business.

According to SCORE mentor and retired CPA Frank Curtis, "These financial statements are the keys to understanding any

business. In a very precise way, you can determine if your business is growing and succeeding or failing."

## Balance Sheet

Your balance sheet is a snapshot of your business' financials at any given moment and shows you if you're in the red or the black. This financial statement lists your business' assets, liabilities and equity. These elements together give you your company's net worth.

## Profit and Loss Statement

Your profit and loss statement, or P&L, is your income statement. A P&L summarizes your business' revenues and expenses during a period of time - usually by fiscal quarter and year. This is the financial statement you'll use to understand how your revenues and costs impact your profitability.

## Cash Flow Statement

Your cash flow statement shows your sources of incoming and outgoing cash over a period of time. Cash flow documents are helpful when assessing performance trends and other aspects of your business that wouldn't be

as evident if you were evaluating your business only on the basis of the balance sheet or P&L.

Running a business without regularly reviewing these three financial statements is the equivalent of driving a car blindfolded. Together, these documents give you the state of your business' financial health. Without that information, you have no basis for making fact-based strategic decisions for your business.

"If you review your company balance sheet, you can learn how much cash you have on hand, how much you owe, and how much equity you have in the business. Your annual profit and loss statement will tell you if you have made a profit and how much. It will also assist you in preparing your income tax return," explains Curtis. "Good financial statements are essential if you need additional funding for your business. Any lender will require these documents before providing additional funds."

Setting up and maintaining your business' balance sheet, P&L and cash flow statements is easier with the help of someone

well-versed in business finance, like a SCORE mentor. A SCORE mentor will help you set up and manage these three critical financial documents so you have a clear understanding of the financial state of your business at any time.

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

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# Stock up on Forever stamps

By Nancy Zoellner

In the past 10 years, mail volume has declined by 46 billion pieces, or 28 percent, and is continuing to decline. Over the same period, first-class mail volume has dropped 32 percent, and single piece first-class mail volume — including letters bearing postage stamps — has declined 47 percent.

to every household, post office box and business address in the 65049 and 65065 zip codes, businesses will have to spend just over \$3,851 in postage, an increase of \$385 under the new rates. The rise of the online marketing tools like Facebook has taken a heavy toll on first-class mail, the USPS's most profitable product. Some believe the latest price increase

sustainability and service excellence, the Postal Service and the Board of Governors are committed to judiciously implementing a rational pricing approach that helps enable us to remain viable and competitive and offer reliable postal services that are among the most affordable in the world."

According to the USPS, un-



That's per a press release from the U.S. Postal Service. And that's why the USPS filed notice on May 28 with the Postal Regulatory Commission (PRC) asking for a rate hike that will take effect Aug. 29, 2021.

With the change, first-class and marketing mail prices will increase by 6.8 percent while periodical mail prices will increase by 8.8 percent so a letter that currently costs 55 cents to mail will cost 58 cents and postcards will increase from 36 cents to 40 cents. If you print postage online via Stamps.com, which offers a 5-cent discount, the Metered Mail rate for a first-class Mail Letter (1 oz.) will increase by 2 cents to 53 cents from 51 cents.

Under the new pricing structure, to send a postcard mailer

will cause businesses to move even further away from regular mail in favor of online marketing, which can be updated with the tap of the keyboard and at very little expense.

The USPS did not include package services such as first-class package service or Priority Mail, which are known as "competitive" products, in the increase. According to a digital commerce site, online retail sales increased 32.4 percent year over year in 2020 and are up 39 percent in the first quarter of 2021.

"For the past 14 years, the Postal Service has had limited pricing authority to respond to changing market realities," said Postmaster General and CEO Louis DeJoy. "As part of our 10-year plan to achieve financial

der the current pricing model and the proposed rate change, the Postal Service still has some of the lowest letter-mail postage rates in the industrialized world and continues to offer a great value in shipping. The same letter that costs 55 cents to mail in the United States would cost 89 cents in Canada and \$3.40 in Italy.

This will be the second USPS postage rate increase of 2021, with the first rate increase going into effect on January 24. The USPS generally receives no tax dollars for operating expenses and relies on the sale of postage, products and services to fund its operations. A fact sheet on the Postal Service's rate change request is available at <https://about.usps.com/what/strategic-plans/delivering-for-america/#prc>

# Learn how to improve your online presence

Marketing is more than advertising. Marketing strategy provides you with an introduction to marketing methods and tools to maximize your customer reach. In this free online workshop brought to you by the Lake of the Ozarks SCORE, you will learn the basics of social media marketing, and how marketing strategy can help you maximize your customer reach.

The workshop, to be presented by Linda Zappulla and Patty Robb, will introduce marketing methods and tools, and will cover pricing strategies, positioning, the difference between features and benefits, and different marketing strategies.

By the end of this session, you will know how to outline your marketing strategy, test your marketing message, choose the right sales channel, and implement your marketing strategy.

You will also learn the basics of social media marketing, and how it fits into your overall marketing strategy and be familiar with:

- The steps it takes to get a business presence online
- How your online presence affects your marketing
- Ways you can get a website, social media and email marketing set up for your business
- The basics of developing an online marketing strategy

The presentation is scheduled for 6 to 8:30 p.m. on Tuesday, July 13.

In this free online Zoom session, business leaders will also learn these important marketing concepts:

- Purchase Process
- Product and Services Description
- Pricing Strategy
- Marketing Goals
- Social Media Platforms and Strategies
- Messaging
- Sales Basics

Register by visiting <https://kansascity.score.org/event/marketing-strategysocial-media-marketing>. Upon registering, you

will receive a confirmation email with the SCORE Zoom link to join the online workshop. You do not need a Zoom account to participate. Participants need to connect at least 5 minutes in advance to be sure they have a good connection. The webinar will start promptly at 6 p.m. and will conclude by 8:30 p.m.

Linda Zappulla has more than 25 years of marketing experience in every marketing discipline for highly regarded consumer brands as well as start-up ventures. She launched brands with revenues from \$3 million to \$300 million, over her career with companies including Payless ShoeSource, Birch Telecom, Revlon and Lenox China, as well as small start-ups. She served in strategic marketing and brand management functions for consumer products as well as business-to-business companies. She is currently a consultant in marketing, entrepreneurship and leadership development, and an adjunct professor at KU and UMKC. Zappulla received her MBA from the Harvard Graduate School of Business Administration, and her undergraduate degree from Barnard College.

Patty Robb has over 25 years of client, agency, and non-profit marketing experience working with organizations of all sizes and industries. While she was a senior marketing leader at IBM, she developed brand campaigns for servers, storage, and Global Services. She also served on the leadership team of Indian Creek Community Church as marketing and operations director. In addition to her non-profit experience, Robb was the marketing director for an agency and worked with many small businesses to improve their digital presence and increase leads. She is a certified SCORE Mentor and holds a Bachelor of Science in Business Administration from Rockhurst University.

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# High-level member of hacking group sentenced

A Ukrainian national was sentenced today in the Western District of Washington to seven years in prison for his role in the criminal work of the hacking group FIN7. The defendant was also ordered by the court to pay restitution in the amount of \$2,500,000.

In the United States alone, FIN7 successfully breached the computer networks of businesses in all 50 states and the District of Columbia, stealing more than 20 million customer card records from over 6,500 individual point-of-sale terminals at more than 3,600 separate business locations. According to court documents, victims incurred enormous costs that, according to some estimates, exceeded \$1 billion.

Companies that have publicly disclosed hacks attributable to FIN7 include Chipotle Mexican Grill, Chili's, Arby's, Red Robin and Jason's Deli.

According to documents filed in the case, statements made at the sentencing, and public documents, Andrii Kolpakov, 33, who has used a number of different names, served as a high-level hacker, whom the group referred to as a "pen tester," for FIN7. He was arrested in Lepe, Spain, on June 28, 2018, at the request of U.S. law enforcement and was extradited to the United States on June 1, 2019. In June 2020, he pleaded guilty to one count of

conspiracy to commit wire fraud and one count of conspiracy to commit computer hacking.

According to public documents, since at least 2015, members of FIN7 (also referred to as Carbanak Group and the Navigator Group, among other names) engaged in a highly sophisticated malware campaign to attack hundreds of U.S. companies, predominantly in the restaurant, gambling and hospitality industries. FIN7 hacked into thousands of computer systems and stole millions of customer credit and debit card numbers that were then used or sold for profit.

FIN7, through its dozens of members, launched waves of malicious cyberattacks on numerous businesses operating in the United States and abroad. FIN7 carefully crafted email messages that would appear legitimate to a business's employees and accompanied emails with telephone calls intended to further legitimize the emails. Once an attached file was opened and activated, FIN7 would use an adapted version of the Carbanak malware, in addition to an arsenal of other tools, to access and steal payment card data for the business's customers. Since 2015, many of the stolen payment card numbers have been offered for sale through online underground marketplaces.

# LOCLG names new executive director

Lake of the Ozarks Council of Local Governments hired Brian Yansen as its new executive director to replace Linda Conner, who retired after 10 years of service to the council.

According to a press release from LOCLG, Yansen was selected after an extensive search and was selected because of his extensive planning and management experience. Yansen has more 25 years of experience in real estate development, project management, construction management, site planning, master planning and landscape architecture.

He has a Master of Business

Administration Degree from Webster University in St. Louis, Mo. and a Bachelor of Science Degree from Kansas State University in Manhattan, Kan. He is a Missouri native who recently moved to the lake area in October 2020.

LOCLG, located in Camden, works with a number of state and federal planning partners to develop regional goals and priorities in regard to economic development, transportation, disaster and recovery planning and environmental planning for Camden, Laclede, Miller, and Morgan counties.



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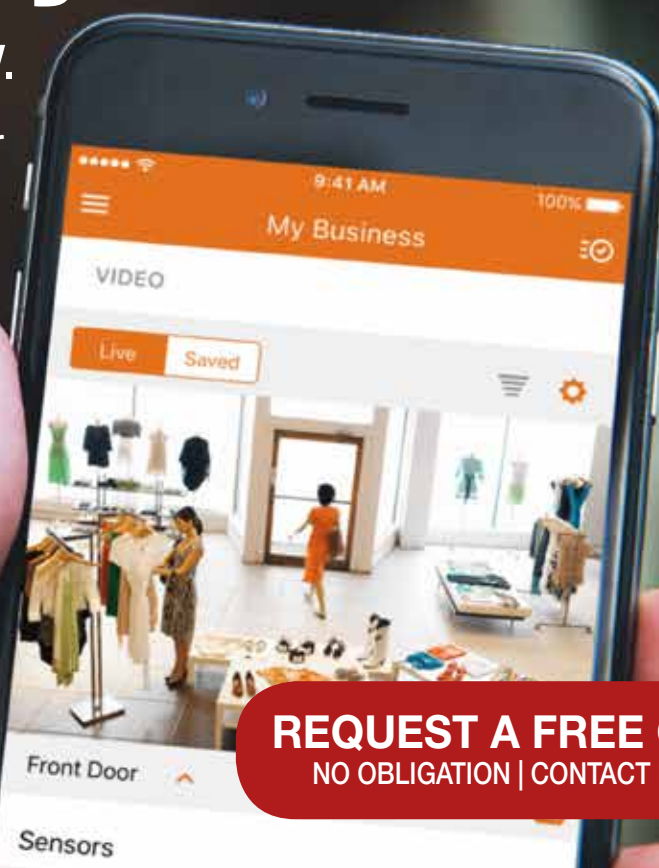
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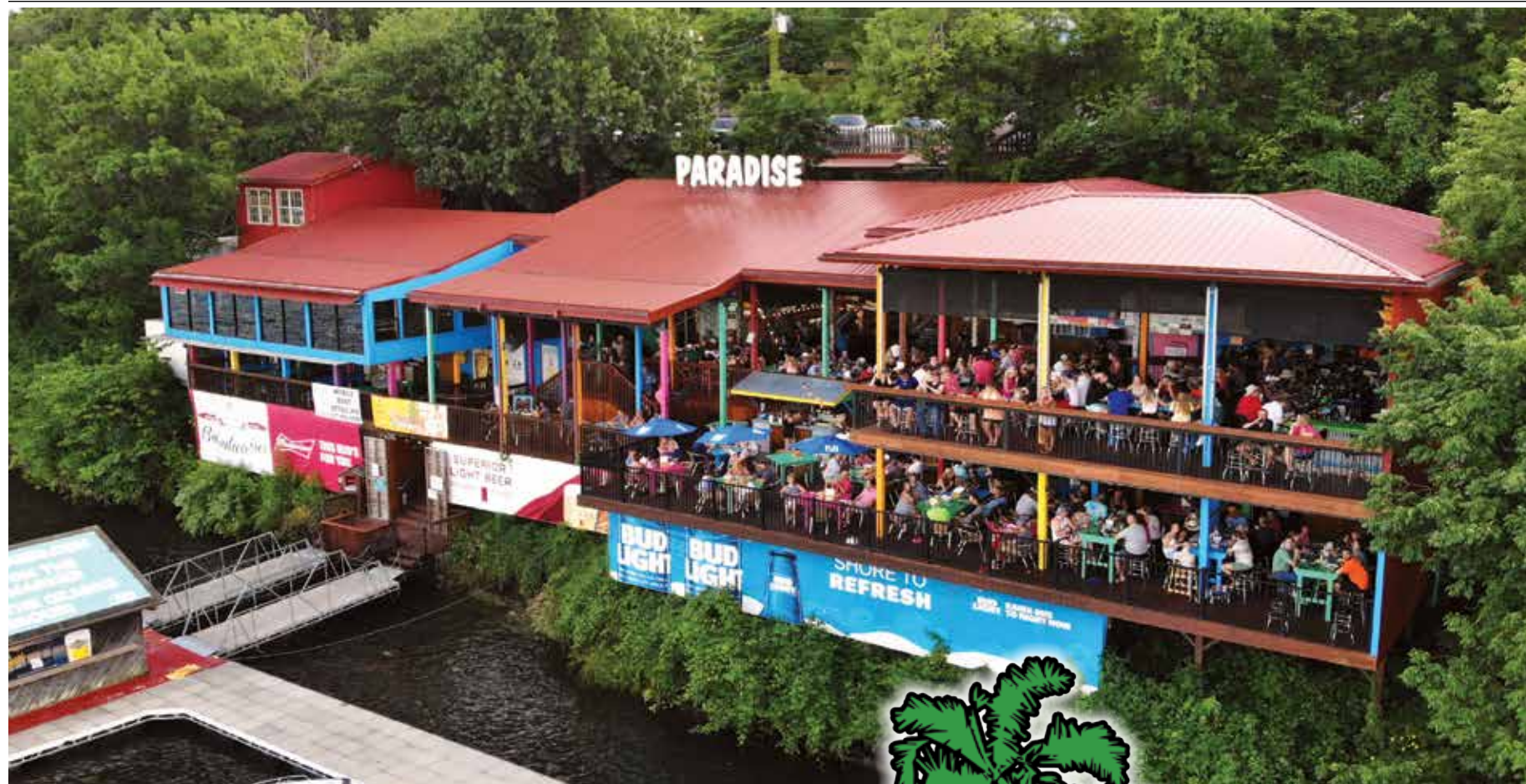
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