

LAKE OF THE OZARKS BUSINESS JOURNAL

BOATING ON BACK

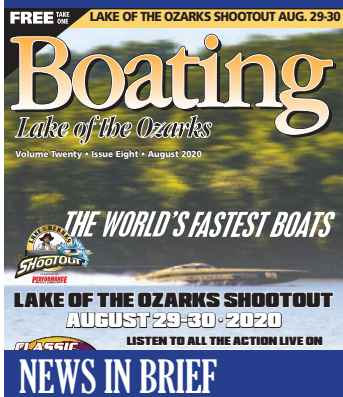
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VOL. 16 -- ISSUE 8

AUGUST, 2020



Party No More!

LO cracks down on lawbreakers. Pg. 10

Job Hunting?

Check out these unique job fairs. Pg. 4



Not just for golf

Cities hope to make cart usage safer. Pg. 15



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 15



Crossword

Fill in the blanks on: 21 Solution: 23

Shootout not shot down by coronavirus

By Nancy Zoellner

The coronavirus may have caused a lot of events to be cancelled or delayed but it hasn't stopped the 32nd Annual Lake of the Ozarks Shootout. The largest unsanctioned boat race in the US, named one of the nation's eight "must-see" boating events according to Powerboat Magazine, is set for August 29 and 30. For the ninth straight year, it will be headquartered at Captain Ron's Bar & Grill in Sunrise Beach – by land on Lake Road 5-50, by water at the 34.5 mile marker of the Osage.

"We've made a couple changes and we'll be following some safety guidelines but everything is going on as planned," said organizer Ron Duggan. "I've been busy meeting with everyone from the presiding commissioner to our volunteer groups and everyone wants to go forward with it and get back to some kind of normalcy around here."

The event raises funds for Lake-area rescue teams and numerous other charitable organizations. Last year, \$357,000 was given to 32 different charities and eight fire departments.

The Shootout Golf Tournament was held May 31 and raised about \$15,000. The socials were cancelled – not because of COVID but rather because of a lack of interest. And the Make a Wish rides and treasure hunt were moved to May. Duggan said the Make a Wish Foundation asked if the rides

could be moved to next spring because so many of the kids have compromised immune systems.

"So we'll do the rides during the day and in the evening we'll hold the treasure hunt to make it more of a family event for the Make a Wish kids and their families. Hopefully they'll stick

some of the volunteer numbers are down a bit. We had one group say they're not going to participate this year because of the age of their members and a few other groups will be lighter but we had a couple more groups sign on so they'll pick up additional hours. We told everyone not to worry about it

mally come because other races around the country have been cancelled and they have an obligation to their sponsors to run the boat. Kenny Mungle is a perfect example. Normally he goes to a race down south but he's coming here this year. It should be exciting for the crowds to see some new racers



Photo: Brad Glidewell Photography

around. We've talked about doing this several times so this helped make that happen," he said, adding that they will distribute this year's funds like always but they'll include the treasure hunt in next year's donations.

Duggan said they also got masks and hand sanitizer from the Camden County Health Department to give to the vendors and make available to the public and they'll be putting up a clear shield between some of the booths and the public.

"We have about 43 organizations signed on to help but

– we're not going to drop their organization if they choose not to participate this year. I think we'll be fine but we are asking them to wear a mask or use hand sanitizer – or both," he said.

Race registration has been open a couple months; so far about 25 boats have signed up. Duggan said that's normal. Usually about half of the 100 racers preregister and the other half register that weekend. Those familiar with racing will be excited about the roster.

"We have some people coming this year that don't nor-

and new boats," he said.

There are several activities planned for the week leading up to race day. A "Run What Ya Brung" Shootout Poker Run will take place Friday, August 21. Pre-register from 5 to 7:30 p.m. Thursday, August 20 at Premier Advantage Marine. Boaters can also registration from 8 to 10:30 a.m. at Captain Ron's, the first stop of the day. Several other stops are included.

A Mini-Shootout for RC boats is set for August 21 to 23 at the springs at Ha Ha Tonka

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

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Armchair Pilot

By Nancy Zoellner

DON'T PACK YOUR CRUISE wear yet. The Centers for Disease Control announced that the No Sail Order for cruise ships that carry 250 passengers or more and operate from U.S. ports has been extended until October. The original order No Sail order, issued in March, was set to expire July 24. The previous order was set to expire September 15. The CDC cited an increased risk of COVID-19 due to the crowded environment on the ships as the reason for the extension. In addition, the CDC is requiring cruise lines to provide plans for preventing the spread and/or responding to the spread onboard their ships to be permitted to sail once the order has lifted.



JETBLUE AND AMERICAN Airlines have joined forces to offer more choices to travelers while helping the airlines recover from the pandemic. Under the reciprocal agreement, members of each airlines' loyalty programs will be able to accumulate points by flying with either airline. In addition, JetBlue customers will be able to access more than 60 new routes operated by American and American's customers will have access to more than 130 new routes operated by JetBlue and they will be able to book flights with both airlines through a single booking. Both airlines also plan to add several new flights in the coming months.

IN THE MEANTIME, American recently laid off close to 25,000 people from their workforce, with the majority of cuts coming from the flight attendants (37 percent), dispatch (36 percent), passenger services (30 percent) and pilots (18 percent). American CEO Doug Parker put the blame squarely on the lack of travel due to the coronavirus. According to the Metropolitan Airport Commission, a potential recovery could begin as soon as mid-2021. Moody's Investor Ser-

vice, a research firm, has a somewhat bleaker outlook. They predict airline traffic won't return to pre-pandemic levels until 2023.

TO DRAW MORE FLIERS, United Airlines announced they started maximizing air flow volume on airplanes during the boarding and deplaning process in July. According to the airline, with air ventilation system running at maximum power though high-efficiency particulate air filtration systems, the air would be refreshed every three minutes, removing 99.97 percent of particles in the air, making it cleaner than air in "grocery stores, restaurants, schools and even some hospitals."

EVEN IF YOU WANTED to hop a flight to the Bahamas, you couldn't. Under new rules that went into effect in July, all visitors from U.S. are banned from entering the islands. Government officials said they implemented the ban because the number of cases of COVID-19 in the U.S. continue to rise, accounting for the most confirmed COVID-19 cases and the most deaths in the world. The Bahamas isn't the only place where Americans aren't welcome. The European Council also recommended barring American travelers. Although there are no European Union member states currently allowing Americans to enter, they are still welcome in the United Kingdom, which is in the process of exiting the EU



but also requires a 14-day quarantine after arrival. However, the CEOs of United, American Airlines, IAG, and Lufthansa Group are trying to change that. On Tuesday, July 21, they sent a letter to U.S. Vice President Mike Pence and to Ylva Johansson, the European commissioner for Home Affairs, stating that, "given the unquestioned importance of transatlantic air travel to the global economy as well as to the economic recovery of our businesses, we believe it is critical to

find a way to reopen air services between the U.S. and Europe." In the meantime, Americans are also welcome in Cancun, Mexico.

IF YOU ARE TRAVELING to Cancun, Travel and Leisure recommends looking into each resort's safety and hygiene policies before making reservations. You should also look at how well you'll be able to socially distance at communal spaces like the beach, pool and restaurants. Although public beaches are closed, tourists staying at resorts should have access to the beaches in front of the resorts. Masks are required at all times, except while eating, and visitors at shops are expected to use hand sanitizer when entering and exiting.

MASKS ARE ALSO REQUIRED for everyone 2 and older at Disney World, which just opened in mid-July. But don't plan on munching on snacks as you stroll through the park because that's not allowed. Masks can come off during eating and drinking but everything has to be consumed while stationary. Masks are also required on rides—those without them won't be allowed to purchase their ride photos. Disney also has rules on what type of masks must be worn while visiting the park. They must be made with at least two layers of breathable material and they have to fully cover the nose and mouth and fit securely under the chin and snugly, but comfortably, against the side of the face. They must also be secured with ties or ear loops and allow the guest to remain hands-free. Bandanas don't fit the bill.

NOT READY TO VENTURE OUT yet? Well, grab your headphones and enjoy the podcast Travel Tales by AFAR. Each week, you'll meet a different storyteller—someone who took a trip and learned something monumental from it. You'll find out what happens when a blind man goes on safari and learns how to track a rhino with his other senses. You'll see what it's like to rent a friend in Japan. And you'll discover what happens when a single woman takes her friend's teenager to Venice. According to AFAR, Travel Tales allows listeners to "explore the surprises and delights of the world. Through the podcast, we can hear AFAR's greatest storytellers weave their tales—and, hopefully, dream of our own future adventures." Visit <https://www.afar.com/travel-tales> to listen.

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Survey planned for Virtual, drive-thru job fairs

By Nancy Zoellner

Business has been good at Lake of the Ozarks – even better than normal.

Russell Burdette, owner and broker of Your Lake Vacation, the largest vacation rental company at Lake of the Ozarks, said that on April 30, he was hoping to be down by only 25 percent – at the time he was down 33 percent compared to the same time last year – and he was hoping he wouldn't have to lay off any staff.

"When the governor announced Missouri was open for business around the beginning of May, the phones started ringing and they didn't quit until about two weeks ago. And they're still ringing – just not off the hook like they were! As a result, we were up in May, we were up in June, we're up for July and we've already beat all of August last year by 10 or 15 percent, even if we don't get another reservation. Instead of reducing staff I had to add three employees," Burdette said.

His experience isn't unique. That's why the five local cham-

bers – Camdenton, Eldon, Lake Area, Lake West and Versailles – are looking at the possibility of joining forces to organize a job fair – of a different kind.

Mary Obbereither, executive director of the Eldon Area Chamber of Commerce, said each chamber recently sent a three-question survey to their members to determine if business owners would be interested in participating in a drive-thru job fair.

She explained how it would work.

"We would set it up so employers would have a table or booth in the parking area. As potential job seekers drive through, they could stop at the booths they were interested in. Of course, we could also hold a job fair in our traditional manner with tables set up in a large room and just ask everyone to wear a mask or 'social distance, but not everybody social distances – or distances the same way. We're just trying to come up with a way to help our employers fill their openings while also allowing everyone to keep their distance," Obbe-

reither explained. "But before we go any further with the idea, we want to make sure we have enough businesses interested in participating."

Hence the survey, which asks:

1. Are you currently looking for new employees to fill open positions?

2. Are you aware that the Missouri Job Center will be hosting two virtual job fairs?

3. The local chambers are considering hosting a Drive-Thru job fair in conjunction with the Missouri Job Center. Possible locations include Camdenton School, Hurricane Deck School, Hillbilly Fair Grounds, and Osage School. All these locations offer enough space for a Drive-Thru event. Please let us know if you would be interested in participating in a Drive-Thru Job Fair.

In June, the Missouri Career Center hosted a drive-thru fair in Springfield. There was a steady stream of cars from 9:30 to 11 a.m.; nine different employers, offering jobs in everything from manufacturing to health care, participated.

According to a report, all of the employers and many of the job seekers wore masks, and although most stayed in their vehicles, a few did walk up to the booths. At least one employers conducted on-the-spot interviews.

Another unique job fair is planned for early August.

As part of the state's "Return Strong," program the Missouri Department of Higher Education and Workforce Development will be hosting a virtual job from 2 to 5 p.m. Wednesday, August 5.

According to Mardy Leathers, director of Workforce Development, more than 200 employers are signed up to connect with job seekers in the online virtual setting. The platform will include open job listings by industry and will provide a chance for employers to host live chats, give presentations about their company and about their job opportunities, and speak with job candidates.

"There are a historic number of people seeking employment right now, so we hope to make this virtual experience just as

impactful as any face-to-face job fair," Leathers said.

Job seekers can register now at <https://jobs.mo.gov/seeker-virtual-job-fair-registration> to receive a reminder email and link to the virtual job fairs. The department has connected with more than 2,000 job candidates across the state for the virtual job fair.

Although it's too late for employers to register to participate in the Aug. 5 fair, additional virtual job fairs are being planned for the future and those dates will be released as soon as plans are finalized. For more information or to find out how you can register your business to participate, contact Becky Dunn at 573-522-1463 or email becky.dunn@dhewd.mo.gov.

The Missouri Department of Higher Education and Workforce Development works to empower Missourians with the skills and education needed for success. More information about MDHEWD can be found at <https://dhewd.mo.gov> or on Facebook and Twitter

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Learning outside the box inside the cave

Educators and youth leaders are invited to experience an evening of educational ideas at Stark Caverns.

As you begin making your plans for the new school year, Stark Caverns wants to support your efforts by inviting you to experience our new education programs inside the cave. Join us on Tuesday, August 4 for refreshments and a preview our learning options for students and youth groups.

In cooperation with the Museum at Prairiefire, an affiliate

of the American Museum of Natural History, Stark Caverns has developed an exciting new curriculum that aligns with Missouri Learning Standards. Students will experience a series of learning stations with lessons in social studies, science, and English language arts, designed with auditory, visual, and hands-on elements.

Stark Caverns also offers opportunities for youth organizations to earn merits towards their individualized program goals. A few options include ex-

ploration, historical research, event planning and even camping in the cave.

Complimentary appetizers, wine, beer, and beverages will be served. Educators and youth leaders are welcome to stop in anytime between 4:30 and 7:30 pm and are encouraged to allow at least 30 minutes to enjoy the experience. Stark Caverns appreciates the investment that you are making in our community, so there is no cost to attend the event, although a valid school or organizational



membership ID is required at check-in.

An RSVP is requested to allow for planning. To register or to learn more about the event, visit www.StarkCaverns.com/LearningRocks by August 3.

Stark Caverns is a show cave located outside of Eldon that allows you to explore amazing geological formations, Native American artifacts, and ancient bear beds. Stark Caverns is dedicated to preserving the geology and history of Missouri, with a focus on education and community.



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Your phone is too old

Did you recently receive an email from AT&T (or read about it) telling you that your phone will stop working soon, and that you should buy a new phone? The slightly misleading email is informing customers that in 2022 the telecommunications giant will switch over to VoLTE, or Voice Over Long Term Evolution -- Simply put voice over 4G data. While slightly confusing most phones bought within the previous two years are going to work just fine—if AT&T allows it.

What does this mean? It means that AT&T isn't going to support 3G connections after 2022. So if your phone is not capable of connecting via 4G and it doesn't have voice over or HD voice over 4G it's not going to work with AT&T any longer. You'll simply have to purchase a newer phone.

There's a not-so-surprising twist to this however. AT&T isn't recognizing every VoLTE phone. It isn't if the phone itself has the technology but whether the carrier has supported that particular phone. Many phones that support the protocol do not show up on AT&T's *whitelist*.

Android Police wrote that "AT&T only whitelists a small number of handsets it directly sells to customers for 4G voice calling, and it looks like even identical non-carrier phones don't necessarily work with the carrier's HD Voice service."

So you may not need to change phones, but rather carriers. If a phone is 3G, 4G/LTE, or 5G compatible and has the appropriate bands it should work in terms of cellular connectivity. But for some reason the VoLTE is not treated the same way.

Lake Ozark modernizing

It's official! The City of Lake Ozark has made it easy to make a variety of payments online including utility bills and municipal court fines. It's no longer necessary to make payments in person.

To pay online, go to cityoflakeozark.net. Click on the Online Bill Pay in the lower left-hand corner of the webpage, then click on either the Municipal Court or Utility Billing link. Follow the instructions and fill in the appropriate information.

Payments can still be made at the City Hall, located at 3162 Bagnell Dam Blvd.

Those with municipal court questions should call 573-365-

5903. For questions about utility bills call 573-365-5378.

Previously payments could be made in person or paid by check using USPS. However, in April, when the city closed its doors to the public to avoid the spread of the coronavirus, officials asked everyone to place utility and court payments in the drop box outside the building or call city hall to make payments by credit card over the phone.

City Administrator Dave Van Dee said they were in the process of adding the ability to make online payments. The coronavirus pushed them to get it done more quickly.

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Some thriving, others failing during pandemic

By Nancy Zoellner

While some Lake-area business owners are reporting a stronger than normal summer that could make it a good year overall, that's not the case with everyone.

Russell Burdette, owner and broker of Your Lake Vacation, said he's already ahead on bookings for September and if more school districts offer virtual learning, it could be his busiest yet.

"Typically after Labor Day, business falls off like it went over a cliff. However, this year we are currently ahead of our sales for September. A lot will be determined by how kids go to school this year – whether they'll be attending school in a classroom or online because virtual school can be done from a vacation rental," he said. "With more and more districts offering that as an option, I think we're going to see a busier than normal fall and maybe even winter, depending on how long this thing lasts."

However, Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau, said some lodging establishments are not faring as well.

"The larger properties have lost so much convention business in the shoulder season and winter that they will never be able to make it up. Many

properties are seeing average to above average occupancy right now but some will struggle to make up what they lost earlier in the year," he said.

Several retailers are facing similar issues. On March 18, Simon announced that to help stop the spread of COVID-19, it would be closing the Osage Beach Premium Outlets mall. When the mall reopened, more than one store decided to go out of business. City officials said they know of locally owned retailers who didn't reopen once the Stay Home order lifted.

An informal survey of a half-dozen restaurants around the area found that most did better than expected once they started offering curbside service. "I think that all the second-home owners who decided if they were going to be stuck at home, they might as well quarantine at the Lake helped keep our numbers up because we were fairly busy – and even though we've reopened our dining room, we're still getting a lot of phone orders for carryout," said one restaurateur.

Jeana Woods, city administrator for Osage Beach, quipped that if traffic was any indicator, everyone was having a banner spring and summer.

"Since the weather turned warm, it's been like a holiday weekend every day! But I'm not complaining," she laughed.

"Basically, we are down 3 percent compared to last year for January through June and down 5.6 percent compared to what we budgeted to spend in fiscal year 2020. But back in April I was projecting a 25-percent decline in sales tax collections compared to original budget numbers due to COVID-19. I'm now projecting that we will likely be down 6 to 8 percent overall for sales tax collection for the year from the original fiscal year 2020 budget."

Walmart could be responsible for at least a portion of the increase. A department manager at the Osage Beach store said sales have been booming with many weeks setting all-time records for the store.

Lake Ozark City Administrator Dave Van Dee said he's also seeing better numbers than what he was expecting.

"We are down between 5 percent and 6 percent for the January to June time frame, depending on the particular source of revenue, compared to what we budgeted. But we are anticipating a possible surge in revenue based on our conversations with our business community - unless of course COVID-19 forces another shut-down," he said.

There could be hope on the horizon for those who are having a harder time recovering.

In mid-July the Missouri Department of Economic Development (DED) announced a new Small Business Grant Program that could provide

must incur or have incurred costs due to COVID-19 between March 1, 2020 and November 15, 2020. Applications will consider industry, timely



up to \$30 million for Missouri small businesses. It was designed to provide relief to small businesses and family-owned farms for reimbursement of costs of business interruption caused by required closures due to the COVID-19 public health emergency.

"This virus isn't going away, and we have to protect both the lives and the livelihoods of Missouri workers, families and children," DED Director Rob Dixon said. "Thanks to today's action by the governor we are not only reinvesting in our economy, but building up the success and safety of our state over the long term."

Organizations eligible for this grant employ 50 or fewer employees, including the owner(s). Grant amounts are initially limited to \$50,000, and organizations applying

use of funds, and availability of funds.

This program also factors in \$7.5 million for family-owned farms and family farm corporations. Those participating in the production of agricultural crops, livestock or livestock products, poultry or poultry products, dairy products, or horticulture products are eligible for this grant.

The DED began accepting applications for this grant on July 15. The department is focused on assisting the hardest hit industries including retail trade, accommodation, food service, and health care, in addition to family-owned farms. However, this grant is not limited to these industries.

For more information about this program and more, visit ShowMeStrong.mo.gov.

The actual amounts below represent the general fund local sales tax received (1%) by the City of Osage Beach from the State of Missouri during the month indicated. Local sales tax is received by the city in the second month after purchases are made by consumers. For example, purchases made in January by consumers are reported and to be paid to the state by the businesses in February and received by the city in March. Some timing issues can arise due to varied payment deadlines by the state and/or actual payment activity by the businesses which can delay payments to the city. Projection amounts are figured by averaging the percentage collected for the month indicated over a five year period. Chart provided by Osage Beach City Administrator Jeana Woods.

CITY OF OSAGE BEACH
General Fund Sales Tax Report

	Actuals						2020 vs. 2019		FY2020 Operating Budget Projections			COVID-19 Impact Projections @ 75%		
	2015	2016	2017	2018	2019	2020	\$ Over/(Under)	Over/(Under)	2020	Over/(Under)	Over/(Under)	2020	Over/(Under)	Over/(Under)
January	\$396,732	\$363,206	\$489,362	\$344,917	\$403,523	\$393,895	(\$9,628)	-2.4%	\$413,324	(\$19,428)	-4.7%	\$413,324	(\$19,428)	-4.7%
February	\$268,691	\$263,937	\$283,830	\$316,894	\$278,275	\$270,621	(\$7,655)	-2.8%	\$292,060	(\$21,439)	-7.3%	\$292,060	(\$21,439)	-7.3%
March	\$347,538	\$405,757	\$327,570	\$376,130	\$394,018	\$381,043	(\$12,975)	-3.3%	\$382,967	(\$1,923)	-0.5%	\$382,967	(\$1,923)	-0.5%
April	\$275,189	\$285,540	\$307,623	\$296,086	\$268,358	\$285,071	\$16,713	6.2%	\$296,439	(\$11,368)	-3.8%	\$296,439	(\$11,368)	-3.8%
May	\$264,095	\$249,636	\$262,171	\$249,843	\$263,843	\$235,926	(\$27,917)	-10.6%	\$266,810	(\$30,884)	-11.6%	\$176,095	\$59,832	34.0%
June	\$412,549	\$459,179	\$374,285	\$387,014	\$432,188	\$416,778	(\$15,411)	-3.6%	\$427,284	(\$10,507)	-2.5%	\$277,735	\$139,043	50.1%
July	\$479,361	\$436,319	\$524,762	\$538,630	\$478,072	\$459,514	(\$18,558)	-3.9%	\$508,372	(\$48,859)	-9.6%	\$335,526	\$123,988	37.0%
August	\$301,780	\$334,627	\$353,381	\$363,356	\$376,437			0.0%	\$357,843		0.0%	\$232,598		0.0%
September	\$676,179	\$692,355	\$635,702	\$702,341	\$694,003			0.0%	\$703,565		0.0%	\$457,317		0.0%
October	\$479,507	\$449,996	\$478,144	\$451,640	\$450,024			0.0%	\$477,787		0.0%	\$310,561		0.0%
November	\$297,607	\$282,471	\$295,986	\$269,392	\$307,769			0.0%	\$300,666		0.0%	\$195,433		0.0%
December	\$455,414	\$376,522	\$526,266	\$469,651	\$457,761			0.0%	\$472,884		0.0%	\$304,946		0.0%
Total	\$4,654,641	\$4,599,545	\$4,859,082	\$4,765,894	\$4,804,272	\$2,442,848	(\$75,430)	-1.6%	\$4,900,000	(\$144,408)	-2.9%	\$3,675,000	\$268,704	7.3%
Budget	\$4,455,000	\$4,600,000	\$4,700,000	\$4,800,000	\$4,900,000	\$4,900,000			\$4,900,000			\$4,900,000		
YTD MAY	\$2,444,154	\$2,463,574	\$2,569,603	\$2,509,514	\$2,518,278	\$2,442,848	(\$75,430)	-3.0%	\$2,587,256	(\$144,408)	-5.6%	\$2,174,144	\$268,704	12.4%

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Lake Ozark to enforce nightly rental law

By Nancy Zoellner

The City of Lake Ozark has announced a crackdown on unauthorized nightly rentals in some residential districts.

In 2013 the city rewrote and stiffened an ordinance prohibiting homeowners in R-1 and R-2 single family residential areas from renting their homes for fewer than 30 days at a time. The city took the action after getting complaints from residents saying vacationers were filling the streets with cars, filling trash receptacles on the street with beer cans and booze bottles and partying like there was no tomorrow. The final straw was a weekend rental at a home in the middle of a subdivision where 25-some people played loud music day and night and spread their party out to neighboring docks – even going so far as to eat food and drink beverages from the refrigerator on one of those docks.

Abuses of the city's zoning ordinances in recent years have continued to cause is-

ues with neighbors and in a handful of instances have resulted in costly court cases that the city eventually won. That prompted city staff and the board of aldermen to discuss the issue at length during a special workshop in late July.

As a result, City Administrator Dave Van Dee said although the city has taken a low-key approach in recent years that approach has changed.

"Things went awry on Welsh Road a few years ago when we waited too long to take action," Van Dee said. "We took the nice approach, we trusted them. We're not taking that approach anymore. We're putting property owners on notice that it's illegal. If you tell us you stopped, and we find that you haven't, then we'll take legal action."

In an earlier interview, Van Dee said he understood homeowners' thought process.

"Instead of having their house sit vacant, some people put their houses on a vacation rental program. The problem

is that a lot of those vacationers think they're coming down here 'incognito' and they can do whatever they want – act as wild and crazy as they want – because nobody will know. With the way many of these homes are built, they don't have a lot of space between them so when renters are whooping it up next door, it's almost like they're in your house. We welcome tourists – they do bring additional revenues into our city – but we also want to protect the rights of our homeowners."

Assistant City Administrator Harrison Fry recently issued a cease and desist letter to a violating property owner who responded that it would no longer be a problem.

"If we get a claim that there are people renting, we will deal with it accordingly," he said. "We'll have officers go over and take notes on who's there and who owns the property and find out if they're actually renting and then forward the information to the city attorney so he can begin

to build a case."

Van Dee added that neighbors who are concerned should contact the Lake Ozark Police Department at 573-365-5371.

"If we need to, we will file for an injunction in Miller County court," Van Dee said. "We're going to be proactive and up front with this issue now."

Problem areas in past years have been on Twin Oaks, Welsh Road and Beacon Point. "The city won all three of those challenges," Van Dee said.

There are some exceptions, however.

Overnight rentals are allowed in Lakefront Mixed Use, R-3 Multi-Family and marine-related commercial districts, lakefront eating and drinking places and similar water-related uses. Van Dee also urged real estate agents to familiarize themselves with zoning ordinances.

The Village of Four Seasons also prohibits nightly rentals. Former Village Clerk Tom Laird said in an earlier inter-

view that trustees adopted the ordinance in 2004 once they learned that a homeowner had started renting to entire fraternities and sororities – a practice that already was prohibited by the Four Seasons Property Owners Association, a homeowners association that governs activity inside its boundaries.

Laird said he got a call from a resident asking him to come to the house so he could see the problem himself.

"Literally – there were 100 cars. They were parked on every single yard on the street and they filled a tennis court that was owned by an individual that lived at the end of the street," he said. "Fifty people were on that home's dock – it was barely above water – and they had taken over neighboring docks as well. The fraternity president was very polite when I knocked on the door. In fact, he told me that if I thought it was crowded then, I should have seen it the night before when the sorority was there partying with them!"



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Not everyone appreciates double-duty buildings

By Nancy Zoellner

Many baby boomers, and even some of the Gen X population, no longer want or need sprawling 4,000-square-foot ranch homes with four bedrooms and three bathrooms. Instead, they want something smaller and that's easier to take care of – but they also want storage space for their “toys.” For them, a shouse, best described as a “small home with a big personal workshop and/or garage,” could be the perfect option.

However, not everyone likes the look. Such is the case with a couple shouses in Osage Beach, where aldermen are getting complaints from citizens in areas where they've been built. Those complaints have been discussed at the last couple board of aldermen meetings.

“We're talking about a type of housing that is becoming more popular and more prominent, especially here in the Lake area, but that doesn't look like your standard ‘white picket fence’ style of home so I

think we're just going through an adjustment period. People are realizing they're still a house and they might be a good option for property that's not conducive to a more tradi-

because I'm a woodworker. I'd love to get my table saws and my lathes, my planers and my joiners out of my dad's shop in Versailles and bring them here so I could use them.”



This shouse by EPSbuilding.com combines the garage/shop space every hobbyist dreams of with all the comforts of home.

tional house – land that might not have the best road frontage or that's next to commercially or industrially zoned property,” said City Planner Cary Patterson. “Truthfully, I'd like one

He said subdivisions that have architectural review boards with guidelines from the homeowner's association can regulate design, but the city doesn't.

Patterson said that at the last meeting in July, aldermen shared complaints from neighbors who object to the esthetics of one shouse built with metal siding. “But if we don't allow it on a shouse, we can't allow it on other houses either – and metal siding is becoming more and more prominent on stick-built homes because it's easy to take care of, it doesn't rot, it's easy to clean and it maintains its look as opposed to some other types of exterior covers. It could become a big mess if we try to single out one type of home without putting the same regulations on others.”

He said he thinks it might take some time and discussion to come to some kind of agreement. “It was obvious in our board meeting that everyone had slightly different viewpoints and ideas of what they wanted to do. I think the board is just wanting to make sure we're consistent and that any homes in residential areas don't stick out like a sore thumb. But everyone has to

also remember we regulate zoning based on use and not esthetics. Although shouses are different than what some people might consider a home, as long as they have a bathroom, a bedroom, a kitchen and meet our square footage requirements, they are still residential homes – they don't belong in commercial zones, they don't belong in industrial zones.”

The city of Lake Ozark is home to one – and possibly two – shouses. City Administrator Dave Van Dee agreed that as long as the proposed shouse meets the building code requirements, they would have to allow it.

“Having said that, if someone wanted to build one in Osage National or Beacon Point they would have to get approval from the respective home owners associations and we are not involved in that process,” he said.

Shouses are also allowed – and have been built – on unincorporated land in Camden County.

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City of Osage Beach offers opportunity to serve community

The City of Osage Beach is seeking candidates for a vacant Ward 1 alderman seat after Greg Massey resigned from his position on July 20, 2020.

According to a press release from the city, Massey was first elected to the Ward 1 position in 2017 and subsequently "has been a valuable member of the City's Board of Aldermen."

Osage Beach residents living in Ward 1 who are interested in serving as an alderman to fill the remainder of the current term, which expires April 2021, should submit a letter of interest and a resume to the city clerk.

Email submissions will be accepted. If mailed via USPS, send the letter of interest and resume to:

City Clerk, Tara Berreth
1000 City Parkway
Osage Beach, MO 65065

Emailed submissions should be sent to tberreth@osage-beach.org.

beach.org.

The deadline to submit applications is 5 p.m. Friday, August 14.

Candidates must meet the eligibility requirements to be considered for the position.

- A legal citizen of the United States;

- A registered voter;

- At least 18 years of age;

- An inhabitant and resident of the City of Osage Beach for no less than one year preceding his/her appointment/election; and

- A resident at the time he/she is appointed/elected and during such time he/she serves, of the ward in which he/she is appointed/elected;

- Must not be delinquent in filing or payment of any state income taxes, personal property taxes, municipal taxes, real property taxes, or any other indebtedness due to the city;

- Have not been found guilty

or pled guilty to a felony under federal law or the laws of the United States of America or to a felony under the laws of this state or another state or an offense committed in another state that would be considered a felony in this state.

The successful candidate will be appointed by Mayor John Olivarri with the advice and consent of the board of aldermen to serve until the April 2021 municipal election.

The Osage Beach Board of Aldermen consists of six members, two from each ward, and each ward shall elect annually one alderman who shall hold office for two years.

Questions may be directed to City Administrator Jeana Woods.

Visit www.osagebeach.org, click on the "Notify Me Sign Up" link and follow the directions to get city updates.

Change in terms considered

The City of Lake Ozark is considering moving from two-year to four-year terms for elected officials.

The final decision would be up to voters, although the board of aldermen must first approve an ordinance placing the issue on the ballot. That will be an agenda item at a future meeting.

Voters in 2008 soundly rejected the idea of expanding the terms of elected officials, but the city government has become much more stable since then.

"At the end of the day, let's not forget the city didn't have the resources then that it does today," one alderman noted.

Operating a city has become far more complicated today with increased government regulations, a larger population and more businesses. As the city has grown in the last dozen years, city officials have taken a more proactive role in making sure the city's infrastructure is safe, efficient and in compliance with state and federal regulations.

"It took me two years to figure out how city government works," Alderman Dennis Klautzer said. "Had I not been

re-elected, my first two years would have basically been for nothing other than serve my constituents. In my second two years, I felt I could contribute more because I knew the system. It's definitely a learning process."

Alderman agreed that four-year terms might give elected officials more opportunity to learn the ins-and-outs of city government but better serve their constituents.

Alderman Mark Maples, who served as Lake Ozark chief of police for several years, said there was considerable turnover among officials during more challenging times for the city.

"The board thought then that the only way to bring a sense of stability to the city was to lengthen terms of aldermen so there wasn't so much turnover," he said. "Every two years the city had significant turnover in key staff positions."

With a stable city government now, and a board of aldermen focused on moving the city forward rather than personal agendas and infighting, officials now feel lengthening the terms of aldermen will be a long-term

benefit.

"If you're running every two years, then you're always thinking about re-election," Alderman Larry Giampa offered. "If we have four-year terms, aldermen have time to really concentrate on the city 100 percent and are not thinking about re-election. You're thinking about the city. I think you can accomplish more."

No personal gain

Four-year terms would be staggered just as two-year terms are now. The city is divided equally into three wards with two aldermen representing each ward. Three aldermen are elected every two years, and then three others two years later. The mayor serves two years as well.

If voters approve the shift to four-year terms, the change would not take place until the next regular municipal election after the issue is approved.

Mayor Gerry Murawski noted that it's often difficult to get people to run for elected positions.

"Maybe four-year terms would incentivize people to run for office if they knew they had time to learn the system and make a difference," he said.

Building an effective web presence

with Karen Horsman,
MSW Interactive Designs LLC

Protect Yourself from Falling for Phishing or Spoofing Attempts

We love to fish at the Lake of the Ozarks, but there is another kind of "phish" you should always avoid. E-mail is a popular target for cyber criminals to gather information and is often used for "phishing". This communication method is an easy way to steal sensitive details about people or deposit malware or a virus on your device. It's widely used, because most people are generally trusting and/or curious.

What is Phishing?

The term Phishing is coined after "fishing" and is when a cyber-criminal hangs a digital "lure" and waits for an unsuspecting victim to bite. A phishing e-mail typically has a link for the e-mail user to click, and attachment to open, or prompts an e-mail reply. Once you've taken the requested action on a phishing e-mail, the cyber bug is in and likely gathering personal or work-related information off your device or infecting your machine and potentially your entire network.

"Hey, I didn't send that e-mail!"

You may be contacted by someone saying they got an unknown e-mail with your address on it. An e-mail "spoof" is when a cyber-criminal recreates an e-mail that looks legitimate. Cyber criminals can create an e-mail that appears to be from someone you trust. It can be someone in your inbox that you correspond with via e-mail, or it can even be your own e-mail account. Another effective method is to spoof the display name that the e-mail appears as when it hits your inbox. You see an e-mail from your boss or client via the display name, so you open it. Since it has their display name at the top, you may not realize that it's not from the actual person you think it is from.



Karen Horsman

What to Do if You See an Attempt

Our best advice is to avoid clicking a link, opening an attachment, or replying to the e-mail unless you're 100% confident that it is legitimate. If something seems off, double check who the e-mail is from (not just the display name at the top). You can report these kinds of attempts to your e-mail hosting company. The good news is that most cyber criminals move on quickly if there is no action taken. The bad news is that there's really not much you can do but report the issue.

Watch out for these attempts! If you do click on a link, open an attachment, or reply to an e-mail that could be an attempt, quickly run a scan with your anti-virus protection and run a malware test. These tests can hopefully catch something before it becomes a bigger issue for your device or your network. Call us if we can answer your questions on "phishing" or "spoofing".

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ShootOut goes on

continued from page 1
State Park. Last year's Top Gun was clocked at 120 MPH. A Meet and Greet for participants will be held from 5 to 8 p.m. at Bridal Cave.

The Shootout Hall of Fame Dinner and Induction will be held Tuesday, August 25 at The Stables Event Center in Sunrise Beach. Social hour is at 6 p.m., dinner is at 7 and the honoree induction is at 8:30. Duggan said that each year the Shoot-

coming to the Shootout for 25 years or more. He's always been a great supporter not only by giving rides to the Make a Wish kids but he's also a sponsor and a racer – he's one of those kind of guys that helps wherever he's needed and he's been a great ambassador for the Shootout."

Duggan said people from all over the country – a lot of previous Top Guns, a lot of previous Hall of Fame members, lots of racers and their teams – will



out committee honors people who have been instrumental in the success of the event by inducting them into the Shootout Hall of Fame. This year's inductees are Bob Teague, Myrick Coil, Brad Harrington, Tiffany Maasen and Tim Kowalski. Duggan explained why they were chosen.

"Bob is a guru of powerboat engines. He knows just about everything there is to know about boats and he helps do the broadcast each year. Myrick Coil is another one of those guys that knows engines. He worked on Dave Scott's Budweiser boat for years and now he's helping Performance Boat Center and races for them. He's been on so many Top Gun winners' crews that he's got a great resume! Brad Harrington is with Team Kansas and has been coming to the Shootout for more than 20 years. He doesn't have one of the fastest boats but he wins his class almost every year – he's the kind of guy that the Shootout is all about. It's for everybody – not just for the guy who can go 200 MPH. We're also honoring Tiffany Maasen for all her work on the Shootout committees - the Meet and Greet on the Strip, the Make a Wish rides – she organizes all that. Tim Kowalski is with Bio-Kleen and has been

be there. Everyone is invited to attend but reservations, which can be made online at lakeoftheozarksshootout.com, are required. Tickets for the dinner are \$35.00 per ticket or \$350.00 for a table that includes two commemorative bottles of Shootout wine.

The Shootout on the Strip Meet and Greet, planned for Wednesday, August 26, allows the public to see the boats and meet the drivers. Racers are asked to be set up and ready to meet the public by 5 p.m.

A Shootout Poker Run Meet and Greet is set for 4 to 9 p.m. Thursday, August 27 at Performance Boat Center. The run, set for Friday, August 28, kicks off with a breakfast stop from 8 to 10 a.m. at Captain Ron's. Several other stops are included.

Shootout race days are Saturday and Sunday, August 29 and 30. Visit www.lakeoftheozarksshootout.com for a complete list of activities.

Once again, Benne Media will produce this year's broadcast. Coverage will air statewide and on several regional cable systems and internet streaming. According to Denny Benne, Cool 102.7 will be the only radio outlet for the event. Benne Media owns the *Lake of the Ozarks Business Journal*. *Photos courtesy Funlake.com*

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Things to Know When Buying a Vacation Home in 2020

2020 has been quite the year for the real estate market. Homes are selling right and left and the interest rates are phenomenal, which means that if you have been considering purchasing a vacation home at Lake of the Ozarks, this is the time to get involved. Vacation homes at the Lake are considered an excellent investment, but with any investment, there are a few things you will want to know going into this purchase. Here are a few things that may be helpful as you navigate real estate buying at Lake of the Ozarks through 2020.

Consider Your Budget

This is the first and most important step in purchasing a new home - how much can you afford? The cost of the home is just the beginning, as you will also want to consider property taxes, insurance, utilities, and HOA fees. You will also want to plan for the additional items like furnishings, seasonal gear (dock and boating accessories, water toys, etc.), kayaks, and more.

One easy way to figure out how much home you can afford is by getting the process started with a pre-approval. You can visit our website at www.yourlakeloan.com, fill out the application, and when we have finished running the numbers, we will let you know the maximum amount you can spend on a new property.

Take Advantage of the Interest Rates

If you have been thinking about purchasing a home, there really is no time like the present. The reason you should make the consideration now is that the mortgage rates are exceptional. While this may not be a great reason to make a sudden decision to buy a home (but it is still a consideration!), it is a good reason to change your timeline if you have been considering it, but just were not sure when you wanted to take the leap. For all the people buying homes, we are also seeing a large surge in people refinancing their homes, so knowing what is happening in the interest rate world should play a role in your thought process when buying a vacation home at Lake of the Ozarks.



tion home at Lake of the Ozarks.

Consider Your Long-Term Goals

When you are planning on buying a home in 2020, it is important to think about long-term goals. Will you want a place to retreat to on the weekends, or are you looking for a place to get out and enjoy time with friends and family. Are you looking for an investment property? Or you are planning for a potential retirement home? Thinking about your future plans for the property will not only help you know what type of home to get and where, but can also help with the type of loan that you will choose as well. Investment properties can have different requirements, so if you are planning on going that route, it is better to know in advance.

2020 Is Your Year

If you have been dreaming about buying a home at Lake of the Ozarks, this could be the year for you. We invite you to visit our website and learn more about our mortgage division at Lake of the Ozarks, as well as fill out an application for a pre-approval. We look forward to working with you and helping you secure the home of your dreams a Missouri mortgage. Happy house hunting!

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Golf cart drivers required to follow rules of the road

By Nancy Zoellner

Lake Ozark and Osage Beach officials want to be “golf-cart-friendly” communities. However, they also want the drivers and riders of those carts – as well as other motorists – to be safe. That’s why Lake Ozark adopted regulations and Osage Beach is in the process of doing the same.

“Golf carts are a convenient way to move about in neighborhoods,” said Lake Ozark Police Chief Gary Launderville. “But golf carts should be treated just like any other motorized vehicle for everyone’s safety. There are rules of the road, and our officers are authorized to issue tickets to anyone violating the rules.”

One year ago Lake Ozark adopted an ordinance that contained those guidelines, however, the chief said they are still getting calls from residents who have seen youngsters obviously under the legal age operating golf carts. Some callers have reported seeing as many as six or seven under-age children piled in one golf cart and none of them are restrained by

a harness or seatbelt. “That’s not only illegal but also unsafe,” he pointed out. “Since we’ve been getting more calls, our officers will begin stricter enforcement.”

Launderville also said that UTVs, ATVs and side-by-side vehicles are prohibited on city streets. Those types of vehicles are defined as “any motorized vehicle manufactured and used exclusively for off-highway use which is 50 inches or less in width and with a dry weight of 1,500 pounds or less traveling on three, four or more non-highway tires.”

In July, Osage Beach aldermen discussed an ordinance that regulates the operation of golf carts and other utility vehicles on city streets.

City Administrator Jeana Woods said because aldermen disagreed over some of the safety issues that were included, the ordinance will go back to the city attorney for revision.

“The chief is also going to clean out some of the legal because we need to match the state’s updated definitions of utility vehicles. If they oper-

ate golf carts on city streets, they need to conform to certain safety standards. We obviously have to meet the state guidelines but some of the aldermen’s concerns were do we



require signals? Do we require extra mirrors? Do we need an extra parking brake? Do they need a horn? Those are some of the things that are beyond what the state requires,” she explained, adding that some golf carts and many UTVs come with headlights, brake lights and taillights but they’re not equipped with blinkers. “So do we want to require that they be modified if they’re going to be driven in the dark? Those are all things they’re going to discuss with the police chief and the city attorney before we pull another ordinance up.”

The ordinance has been revised several times already.

The Village of Four Seasons on Horseshoe Bend is “golf-cart-unfriendly.” Trustees voted in 2000 to adopt an ordinance banning their use on the network of hiking and biking trails that run through the Village and on Horseshoe Bend Parkway. And they can’t be driven on public roads. The Camden County Sheriff’s Office said all motorized vehicles that use those streets were required to meet the same requirements as any other motorized vehicle, which means they must be licensed and have appropriate lights. The Four Seasons Property Owners Association also has a rule prohibiting their use on common ground.

Rules to be enforced in the city of Lake Ozark state:

- **Drivers must have a valid driver’s license**
- **A seat belt or safety harness is required for all passengers under age 12**
- **Golf carts may not be operated over 20 mph**
- **All traffic laws apply**
- **All carts must be operated**

with headlights and taillights from a half-hour after sunset to a half-hour before sunrise

- **Regardless of the time of day, a golf cart must use headlights and taillights, or a florescent flag or slow-moving vehicle safety triangle**
- **All golf carts must have a rear-view mirror**
- **All golf carts must be registered with the city (\$30 annual fee) and have an attached registration sticker (provided by the Lake Ozark Police Department) to be driven on most city streets. The LOPD is located at 3162 Bagnell Dam Blvd.**

Golf cart drivers are prohibited from operating on the following:

- **Bagnell Dam Blvd.**
- **Lakeland Rd.**
- **Welsh Rd. - from Highway W to Bluebird Rd.**
- **Lighthouse Rd. - from Highway W to Mockingbird Road**
 - All state-owned highways -although golf carts may cross any state highways as long as the posted speed limit in that area of the highway is less than 45 mph.

GLIMPSES OF THE LAKE’S PAST

With Dwight Weaver

NIANGUA BRIDGE CAMP AND BAPTISM

U.S. Highway 54 traveling west from Camdenton crosses the Niangua Arm of Lake of the Ozarks on a bridge of recent vintage. The photograph (photographer unknown) featured with this installment of Glimpses shows the original

bridge built in 1931 and close to it is Niangua Bridge Camp that no longer exists at the east end of the bridge.

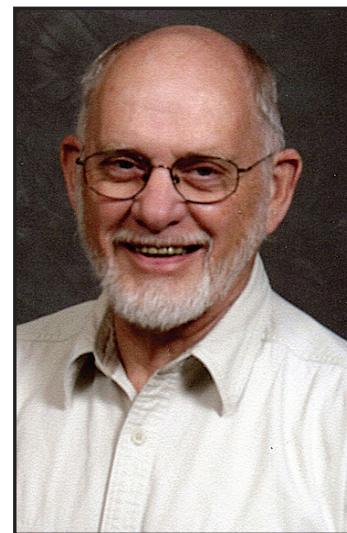
Niangua Bridge Camp was built by Fernando Hanks. For decades, baptisms were often performed near here, in the waters of the Niangua River preceding the creation of Lake of the Ozarks. On January 17,

1932, the camp was the scene of the first baptism to be performed in the new Lake. Taking place during the winter, it must have been a chilling experience for those who were baptized.

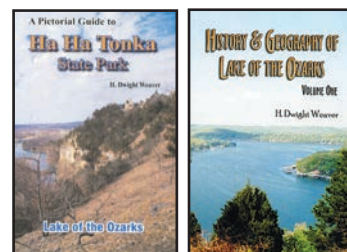
An attempt was made to operate nearby Bunch Cave as a show cave. The cave was toured by lantern and visitors

were boated from the camp to the cave. The venture was not successful and the cave was open for only two seasons.

The Niangua Bridge Camp offered complete fishing services, heated cabins, a café and a gas station. The cabins were both rock and frame structures, some with screened-in porches. But there were no indoor bathrooms at first. Each cabin had its own outhouse. The boat dock was a floating boardwalk running straight out into the Lake and boats were tied up along the sides. The boats were a mix of wooden Ozark long-johns and more conventional rowboats with oars. Motors were available for rent. At the end of the boardwalk was a square dock surrounded by a railing with a rectangular center-opening for fishing. This camp was later called Watson’s Niangua Bridge Camp to distinguish it from Lowell’s place. By the mid-1940s the camp had new owners, Red and Stell Wells, who changed the name to Tonka Villa Resort.



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.



Music to their ears: P&Z support means the Lake could soon have another concert venue

By Nancy Zoellner

In a 5-to-2 vote on July 14, the Osage Beach Planning and Zoning Commission recommended approval of a request to rezone a 14-acre parcel adjacent to Backwater Jack's for construction of a 2,000-seat amphitheater.

Susan Ebling, John Olivarri, Nancy Viselli, Richard Ross and Kellie Schuman voted "Yes." Michelle Myler and Tony Kirn voted "No." Alan Blair and Don Chisolm were absent.

The request was made by Arapaho LLC, owned by the Gary Prewitt Irrevocable Trust. The land is currently zoned to allow commercial lodging; Prewitt is asking 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.

A public hearing will be held August 6 with a vote scheduled at that meeting for the first reading of the rezoning ordinance. The second reading would then be on the August 20 meeting agenda. City Planner Cary Patterson said if aldermen approve the first and second readings, the permit phase will be the next step in the process.

At the July 14 meeting, Andy Prewitt presented reasons why the commission should approve the request.

"It was suggested that Backwater Jack's was not a good neighbor but for the record I pulled Quickbooks and over the last four years, on top of doing cove cleanups and trash pickups, we have donated over \$37,000 to charitable organizations here at the Lake. Charities include Camp Wonderland, local food pantries, Magic Dragon, Lake Area Firefighters Association, Christmas for Kids and FFA," he said, adding that he had letters from nearby business owners and more than 150

residents, 66 of whom reside in Osage Beach, supporting the project.

Prewitt said to address the concerns about traffic that were shared at the first meeting, they hired an agent to conduct an independent traffic study. That study showed the roads are sufficient to handle the traffic that would be generated by the amphitheater and nothing further would be required. It also showed that because Sunset Drive was 4 feet wider than Beach, the road used to access Backwater Jack's, and had better access points out to Osage Beach Parkway, it would make the property more accessible to emergency vehicles.

Prewitt told the commission they also agreed to limit shows to 12 per year and they agreed to pay half the cost of a wave break to be placed at the mouth of the cove where Backwater Jack's is located if the residents come up with the other half and if they can get permission from the Missouri State Highway Patrol. He also said that over the last three years, Backwater Jack's has hired an average of 120 employees each year and has paid more than \$985,000 in sales tax - the proposed state-of-the-art amphitheater will bring more people to Osage Beach, generating more jobs and even more revenue for the city.

Finally, he shared that they had met with a dozen or so nearby property owners to discuss their concerns and how they could be addressed.

"It was a good meeting and a few main points came out of it. No. 1 - we agreed to install signs on our docks asking our patrons to be respectful of the 17 mile marker residents, including entering and exiting the cove - and to keep their music down. No. 2 - we agreed to leave a tree buffer around the outside edge of the amphitheater to help reduce the sound coming from the amphitheater," he said, adding that they are currently regulated at Backwater Jack's to keep the music below 75 decibels up to 1 a.m. "One of the things we agreed to in our overall plan is

that the music in the amphitheater won't be above 60 decibels when it leaves the property and we will be shutting the sound off at midnight."

The manager of Backwater Jack's provided a few other reasons why the commission should vote in favor of rezoning.

"A study conducted by North Carolina University showed that one row of 45-foot trees could cut the sound emitted by one half. The proposed area has 80 acres of over 45-foot-tall trees, which would muffle the sound considerably. We're also looking at sound-dampening technology as part of the design; we currently have decibel readers and would continue to use those at the amphitheater. We've invested greatly in our current stage so we can control sound outputted from the bands. That gives us complete control instead of having to ask them to turn down the sound," he said, adding that they expect about half the crowd to go to Backwater Jack's at the end of the concert, greatly reducing the amount of traffic on the road.

Two people spoke against the project. One, a resident of Sunset Drive, said he was concerned that the adjoining parking lot would be used during the week, causing traffic issues. He also said the city was losing its family atmosphere and as a result, would lose retailers and eventually the hospital if they allowed the party atmosphere to continue.

Another resident asked if police would commit to directing traffic leaving the amphitheater if it became a problem. Patterson assured her they would. She also stated that the tree buffer would do no good in the spring and fall when there were no leaves on the trees and reminded commissioners that the jobs at the amphitheater would be seasonal - not year-round.

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

continues on page 19

A Matter of Trust

Helping Yourself after the Loss of a Spouse



Bart Schulte, MBA, CWS®
Vice Pres. & Portfolio Manager
Planning for Your Future

One of the most difficult times many of us will face is the loss of a loved one, whether that be a parent, child or spouse. Losing someone we are close to is always traumatic. The death of a spouse, however, is one of life's most profound losses. No doubt you will experience a change in your identity and a wide range of emotions. You may feel as if your world has been turned upside down.

Depending on your situation, you may need to be strong to support the younger generations in your family. While you are grieving, it's important to take care of yourself and lean on others to comfort and help you. Be compassionate with yourself as you relinquish old roles and establish new ones. Experts advise that you should not let others make decisions for you.

Immediate business decisions

The reality, however, is that there are financial decisions to be made and questions that may require your attention. This is exactly when a trusted advisor can ease the burden of dealing with business affairs while you are grieving.

Some important steps can guide you through this process when you're ready, for example:

- Gather important documents such as a will, trust, life insurance policies, IRA beneficiary designations, etc. Also, obtain at least 10 death certificates.
- Locate real estate documents and other personal property documents. Is an appraisal necessary? Are there business interests that need to be valued?
- Review your assets including checking accounts and investment statements.
- Meet with your trust company, attorney and CPA to determine if a probate estate is necessary and if an adjustment to tax basis of investments is needed.
- Review life insurance to confirm the beneficiary and make the appropriate claim.
- Check credit cards and notify the credit card companies of the death.
- Check military required actions for possible benefits.
- Contact your spouse's health insurance provider, cancel deposits and withdrawals if necessary.
- Meet with the Social Security office.

It's important to take stock of your expenses and income to assess your cash flow.

Your trusted advisor should be a fiduciary and can help you create a financial support team that includes your lawyer, accountant and investment manager. These people can advise you as to cost basis, tax issues and many areas that will be important for settling an estate.

In addition, the team will take a holistic view of what you have and how it works in concert with your estate plan. If there are significant assets, an ongoing business or life insurance proceeds, is there enough to take care of you to maintain your lifestyle and fund your financial goals?

Take care of yourself

You have the ability to cope but it will take time. Grief is personal, so let yourself experience it! It's best to adopt a one-day-at-a-time approach. If you have a support system through family or friends, now is the time to let others help you gain the understanding you need.

If you feel like you need additional support, your community may have a grief resource center or your place of worship may offer a grief support group.

Give yourself permission to be in a decision-free zone for six months to a year when making decisions about selling your home or donating your spouse's personal items.

And when you are ready, you may even want to consider honoring your loved one's memory through charitable acts that can leave a lasting impact on the community.

At Central Trust Company we are here to work with you, no matter how difficult a time you may be facing. For more information, contact Bart Schulte at (573) 302-2474 or bart.schulte@centraltrust.net.

Virtual job fairs planned

continued from page 4
@MoDHEWD.

In the meantime, Missouri Job Centers across the state reopening to the public. Although the centers will be open for in-person services, social distancing and other health guidelines will be implemented for the safety of staff and visitors. Job Centers will follow local health guidelines, including mandatory mask ordinances in cities and counties with the restrictions. Job seekers and displaced workers can still access services by phone at 1-888-728-5627, or online at

jobs.mo.gov.

Also a part of the Return Strong initiative, displaced workers may be eligible to receive free training vouchers of up to \$4,000 to skill up or retrain. Job Center staff are prepared to assist those receiving unemployment benefits with their required weekly job search activities, as well as with training opportunities, career services, and resume writing.

A list of all of Missouri's full-service Job Centers can be found at https://jobs.mo.gov/sites/jobs/files/owd-jc-map_03-26-2020.pdf



The Lake Area Chamber recently held a ribbon cutting for Lake Ozark CrossFit at 215 Ballenger Road in Lake Ozark. The ribbon cutting took place on July 1st, 2020 at 4:30 pm. Attendees included Lake Ozark CrossFit staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit them on Facebook or call (573)-286-4848



The Lake Area Chamber recently held a ribbon cutting for Brumley Tavern at 865 Hwy C in Brumley. The ribbon cutting took place on July 10th, 2020 at 11:30 am. Attendees included Brumley Tavern staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit them on Facebook or call (573)-369-2330.

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As the Lake Churns It's a Seller's Market



Real Estate and Lake News
with C. Michael Elliott

At the rate lake property is selling, we'll be sold out by Fall! Seriously, I have been selling lake area real estate since 1981 and I have never seen inventory levels this low.

We have been experiencing low inventory the past couple of years. This was especially true in a price range up to \$500,000 and somewhat extending up to about \$750,000 for lakefront homes and most condos.

Upper end properties and vacant land were not seeing much activity. Also, properties with limitations like shallow water, cramped docking areas and grossly overpriced properties simply were not moving. As this year has progressed, more buyers and buyers willing to accept those limits just to get on the lake have drawn even those inventories down.

I am seeing prices escalate and buyers willing to pay more based on that continual increase however I am not seeing many buyers who are willing to pay a hugely inflated number. They are doing their homework and not setting themselves up to be upside in a home.

At this point, all price ranges are moving and homes both on and off water, condos and vacant lots are all selling at a rapid pace. There are currently just 169 lakefront homes available and 100 condo units. Year to date there have been 558 lakefront home sales (closed) with 135 currently pending and 546 condo sales with 110 currently pending.

New listings of Lakefront homes have dropped 12.5 percent in 2020 compared to 2019 and the number is down 27 percent from June to July 2020. New condo listings are 11.25 percent lower in 2020 year to date and down 7.62 percent from June to July of this year.

Lakefront lot sales have increased 78 percent in 2020 compared to 2019 as we are starting to see buyers shift from searching for an existing home to

building. There has also been a small increase in new condominium units under construction and that trend will continue along with ground being broken on spec homes.

I don't look for us to see the traditional slow down that we usually experience after Labor Day as remote learning and work continue in much of the country. Area schools are experiencing record numbers of new students and the lake post offices are experiencing huge increases in residential delivery customers.

The strong sellers' market continues. I believe it will continue to do so well into next year barring any unusual events. I think it will start to ease some in mid to late 2021 as more spec homes and condos are built, and prices reach a point where the cost of building new vs. buying existing are not as far apart.

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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"Insurance Talk"

with Belinda Brenizer of
Golden Rule Insurance

Who is an Independent Contractor VS Employee?

In the insurance world, it is very important to know when a client has employees or has Independent Contractors. A lot of insurance costs are based on payroll-- such as workers compensation & liability insurance-- just to name a couple.

I hear daily from clients that they do not have employees working for them; "they are Independent Contractors, not employees".

The reasoning is, they pay them on 1099 status rather than W-2. Unfortunately, just because someone is paid on 1099 does not mean they are not an employee.

There are several "tests" to examine the relationship to investigate if they will be considered an Independent Contractor in the eyes of the IRS or Worker's Compensation authority regulated by the state.

If they are an employee, worker's compensation must be provided and the premium paid. Keep in mind employment tax must also be paid.

So how do you decide if they are truly an Independent Contractor rather than an employee?

I have listed below some "tests" to assist in this. If they fail in one or two areas, then they are employees.

Right to hire and fire

Right to delegate the work. Independent contractor has right to "bring in others" to assist in the work.

Right to discharge

Payment practices-

Independent Contractors are normally paid by the job. Not the hour, week, etc.

Training-

Normally the Independent Contractor is skilled and trained. The contractor should not be providing training.



Belinda Brenizer CIC,RWCS

Duration of the relationship- normally this is a set specific time not open ended.

Hours worked. Employees are told hours to be there, time of breaks, lunch, etc. Independent Contractors do not have set hours.

Independence- Independent Contractors can work for multiple people. Employees do not.

Tools- Independent Contractors provide their own tools for the job.

Bids- Independent Contractors generally bid their work.

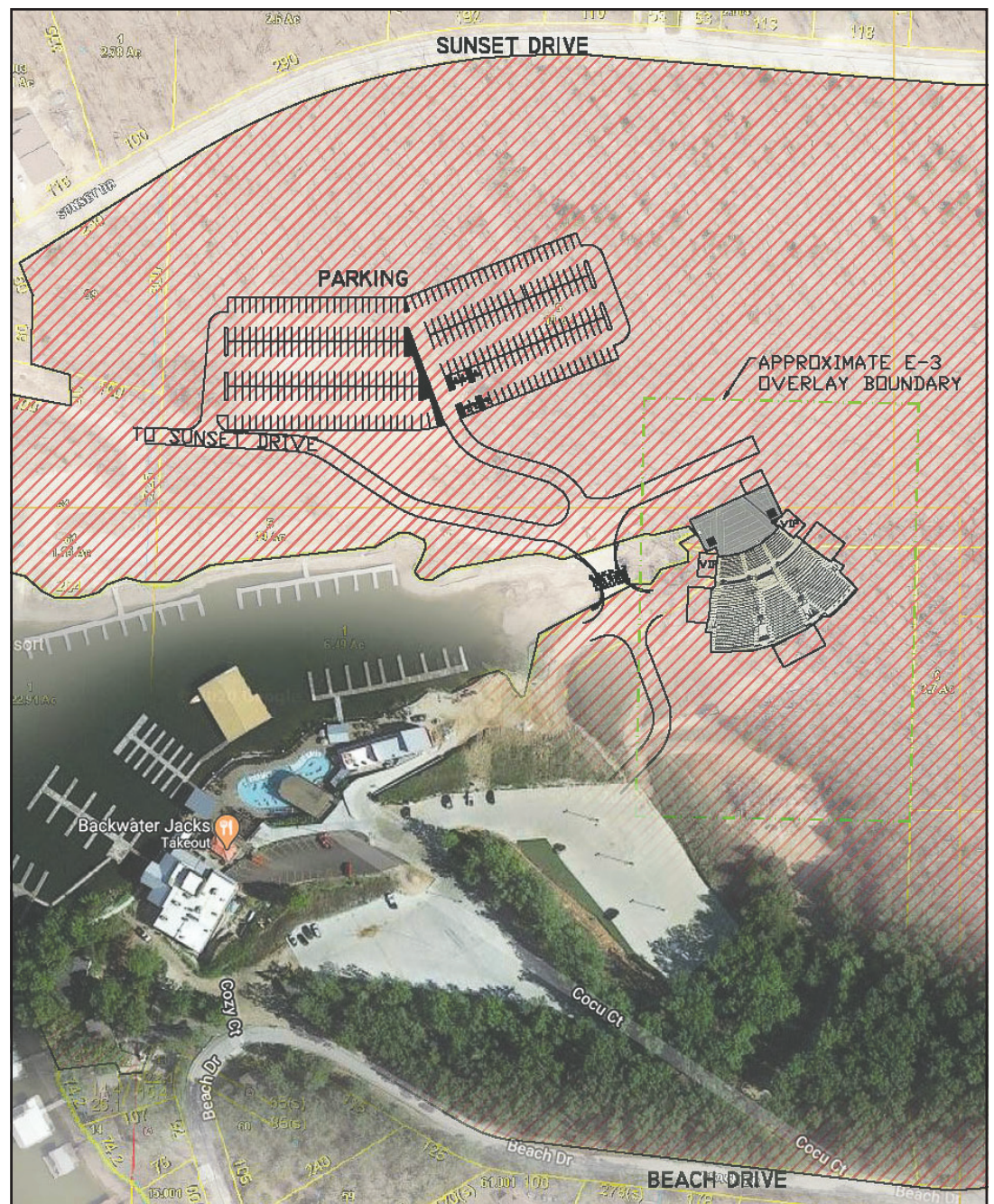
Degree of control- True Independent Contractors have the right to control the method or manner of job performance- only the outcome of the job.

Profit or loss- Independent Contractors may enjoy a profit or suffer a loss on the job.

Remember paying someone via 1099 does not make them an Independent Contractor at all-- they have to be truly independent and pass the "test" to be outside of worker's compensation & status as an employee in eyes of the state and federal government.

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

Another concert venue



continued from page 16
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 but 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 vot-

ing for it. Soon after, Rachel Orr, an attorney representing Arapaho LLC, wrote a letter to the city, stating several reasons why the P&Z should reconsider the request. The commission held a special meeting on June 25 and voted to grant the Prewitts another review.

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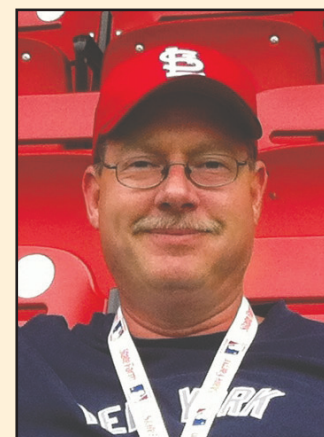
The benefits of professional management

You've purchased your new vacation rental property. Your first guest has arrived and is all settled in. Shortly after their arrival you get a call, "There is no hot water." You guide them to the breaker box and they successfully reset the breaker. Problem solved. An hour later you get a call. "I cannot connect to the Wi-Fi." You guide them through resetting the router and they are able to connect. Then your phone rings at 2:30 a.m. and your renter says, "The AC is not working and it's 85 degrees inside the condo. What are you going to do about it?" What do you do or who are you going to call? These and numerous other situations occur on a regular basis when you have a vacation rental property.

A professional manager is going to have staff and vendors available 24/7 to deal with these types of situations as well as having the professional contacts to take care of your property whether it is HVAC, appliance, plumbing, dock, lawn care or any other type of problem.

Once the guest leaves, the home or condo is dirty and in need of cleaning. A property manager is going to have their own housekeeping staff or they will contract with a housekeeping service company to provide professional cleaning services. The manager should also have separate staff that inspects the housekeeping to ensure nothing was missed, to look for possible damage to the property and to ensure that everything is in good working order and ready for the next guest.

Another aspect is the marketing of your property to potential guests. A property manager is going to be spending thousands of dollars each year on advertising to attract guests. Our company operates three websites, advertises on



Russell Burdette

about five different vacation rental websites, advertises in the Lake of the Ozarks Vacation Guide, has an on-line presence with the official Missouri travel website, has a physical location that guests can visit and operates a physical Visitor's Information Center.

In addition to the marketing, a professional manager is going to have a sales staff that knows all about the Lake and is prepared to take payments, send contracts and coordinate the entire guest stay from booking, to arrival, to departure. The manager also has an accounting department that handles your monthly statements, expenses, income distribution and yearly 1099's. This helps make your tax preparation much easier at the end of the year.

Other services that should be provided are optional travel insurance, damage protection plans, contracts, preventive maintenance and interior design consultation. These are all things to consider when trying to decide whether you want to try and handle the renting of the property yourself or if you should hire a professional.

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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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Crossword Puzzle

THEME: WHO SAID IT?

ACROSS

1. Involuntary twitch
6. World's oldest national broadcaster
9. Pilgrimage to Mecca
13. Pacific island greeting
14. "_____ the ramparts..."
15. Prefix relating to sun
16. Not so crazy
17. Maiden name indicator
18. Greet the day
19. Mentally prepared for something scary
21. "There's no place like home"
23. Liveliness
24. Answer to this clue, e.g.
25. Winter bug
28. Hatha or bikram
30. Incense burner, in a church
35. Bubonic plague spreaders
37. Bottle plug
39. Part of TNT
40. Bad luck predictor
41. "D'oh!"
43. Cleopatra's necklace
44. Red Cross supply
46. Have supper
47. Female crab, or crybaby in Australia
48. Belonging to Cree, e.g.
50. Byproduct of combing wool
52. Be nosy
53. Spilled the beans
55. Band booking
57. "I have always depended on the kindness of strangers"
61. "The caged bird sings of freedom"
65. Acoustic output
66. Polar toy-maker
68. Oodles
69. "Everyone wants to be Cary Grant. Even I want to be Cary Grant."
70. "Funny or _____"
71. Tutor's student
72. Withered
73. Use a Singer, e.g.
74. Not be frugal

Solution page 23

DOWN

1. Fresh talk
2. Surveyor's work
3. Excellent
4. Pen dweller
5. "Don't worry 'bout a thing, 'cause every little thing is gonna be alright."
6. "A martini. Shaken, not stirred."
7. Samantha of "Full Frontal"
8. Words to live by
9. Submarine sandwich
10. Climbed down
11. Potluck offering
12. "It's a moo point"
15. Habituate, like a plant
20. Historical period
22. Tolkien humanoid
24. Global problem?
25. "Two roads diverged in a yellow wood"
26. Coeur de _____, "Titanic"
27. Embryo cradles
29. Well-behaved
31. Lice eggs
32. "Sesame Street" prominent architecture feature
33. Not right
34. "Yo, Adrian!"
36. Give the cold shoulder
38. Bingo-like game
42. 1837 to 1901, to Queen Victoria
45. Ronald McDonald or Mickey Mouse
49. _____-di-dah
51. Hanukkah's eight
54. Must-haves
56. "Faster!" to a horse
57. Tea servings
58. Fishing decoy
59. Month before Nisan
60. Half a golf round
61. "_____ Good Men"
62. Like the White Rabbit
63. Inviting sign
64. Like a hand-me-down
67. Baron Munchausen's statement

CROSSWORD														
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72						73				74				




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The Lake Area Chamber recently held a ribbon cutting for Lake of the Ozarks Brewing Company at 6192 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on June 24th, 2020 at 4:30. Attendees included Lake of the Ozarks Brewing Company staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at www.lozbrewingco.com or call (573)-693-1993

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Living Fit & Healthy 6 Reasons to Lose Weight

That Have Nothing to Do with Fitting into Your Skinny Jeans

We talk a lot about how to stay motivated and the importance of reaching a goal weight. If you are carrying extra weight, you probably already know there are a many health-related reasons to slim down. While it may seem impossible, little steps will carry you bit by bit down your weight loss path to your ultimate goal.

There's no doubt that dropping weight will make you look and feel better, but there are numerous other benefits that you can realize on your weight loss journey that have nothing to do with how you look in your skinny jeans.

Less Asthma and Allergy Symptoms

Carrying excess weight on your body puts a burden on the adrenal glands, and your adrenal glands help manage asthma and allergies. In addition, being overweight strains your respiratory system and can make allergy symptoms worse.

Arthritis Relief

Not only does losing weight help relieve arthritis pain, it can also help keep you from developing arthritis—the less you weigh, the less stress on the joints.

Less Foot Pain

You may not really think about it, but excess weight can put a lot of pressure on your feet, even if you don't have arthritis. Understandably, since your feet support your entire body, and therefore your entire bodyweight, relief from foot pain is motivation enough for losing weight.

Glowing Skin

There are numerous ways being overweight may affect your skin, the body's largest organ. Both skin elasticity and color can be altered by lack of proper nutrition, and a diet high in carbohydrates and sug-



Jean Voss DC, PC

ar can cause pale skin. Darkness around the eyes can also signal poor nutrition such as iron deficiency, diabetes, protein anemia, or stress.

Better Mood

When you are overweight, your entire system will be out of balance, including the hormones that affect your mood. Losing weight may increase your overall sense of well-being and decrease feelings of depression. Many overweight people suffer from extreme depression, and depression may increase a person's chances of being overweight, setting up a cycle that is hard to break.

Reverse Type 2 Diabetes

What may be a surprise to many may be how effective losing weight can be at reversing the impact of Type 2 diabetes. In fact, many people can avoid the disease altogether by achieving and maintaining a healthy weight. If you have type 2 diabetes, reversing the condition and avoiding future complications could just be the best benefit of your weight-loss journey.

There's nothing wrong with wanting to look good in your clothes, but the harsh reality is that being overweight can take up to 20 years off of your life. Happily, reducing your weight by even 5% can have a positive effect on your health and is a great beginning for your transformation. Call Dr. Voss, DC about our physician supervised weight loss program today at 573-619-8328.

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Puzzle on page 21

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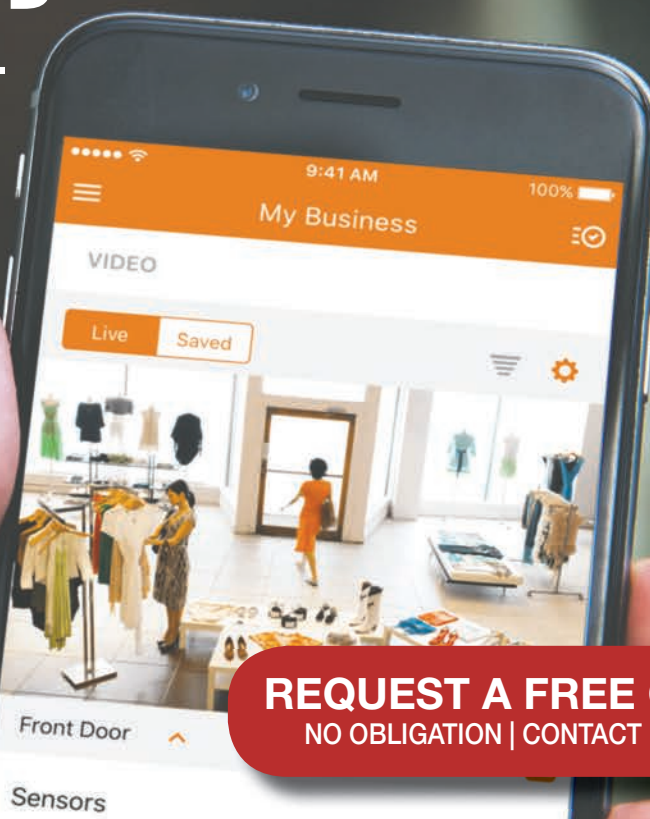
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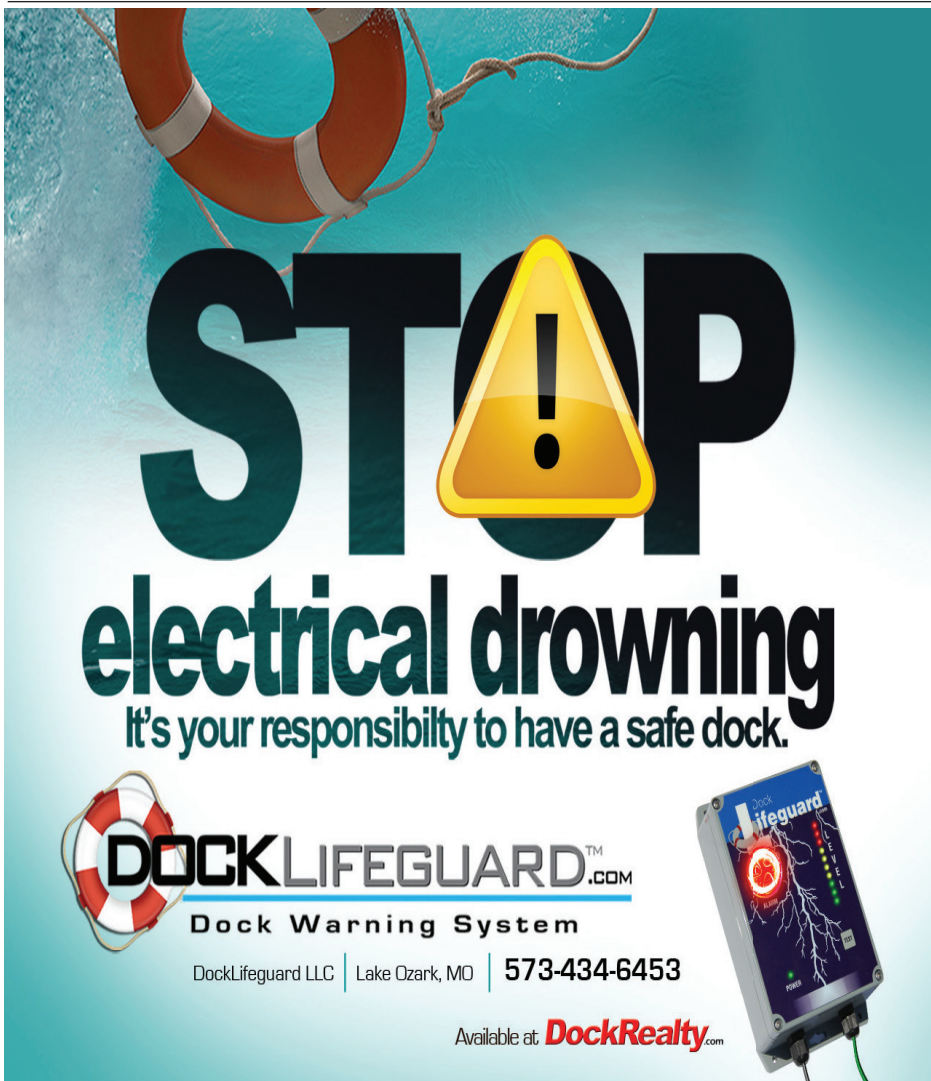
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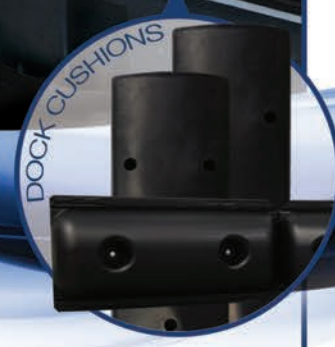


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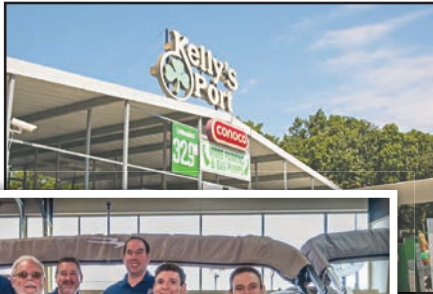
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Steve's Pest Control's 5-Star Lake Services are designed to ensure that you, your family, and your lake property are protected year 'round from invading and damaging pests. Our 5-Star Services are not only designed to protect your property (and dock if present) but to also to eliminate and prevent pest infestations before they get started. Steve's 5-Star Services will prevent, control, and eliminate: ants, beetles, boxelder bugs, centipedes, clover mites, crickets, mice, millipedes, mosquitoes, pill bugs scorpions, spiders, springtails, termites, wasp & bees (within 10' of the structure), and other "seasonal invaders". Steve's Pest Control will solve your pest and spider problems... that's a personal promise from Steve!

**For more information or to schedule an appointment call us today at
573-365-9555 or go on-line to StevesPestControl.com**

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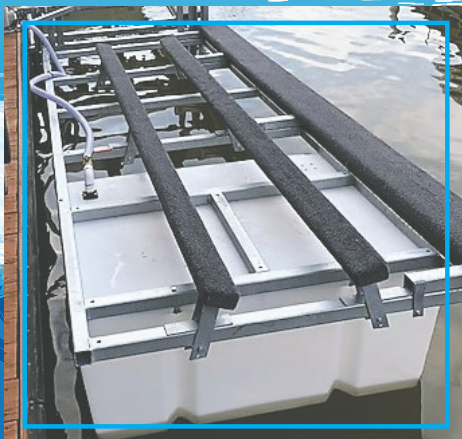


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