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SEPTEMBER, 2020

COVID-19 help available for businesses

By Nancy Zoellner

The first few weeks after the start of the pandemic, the Lake of the Ozarks was a ghost town. Schools, libraries, offices and businesses, except those designated "essential," were closed and even "essential" businesses locked their doors by 8 p.m. Traffic was nonexistent. It was all quiet on the western – and the eastern – front.

By Memorial Day, that had changed for many. Retailers, boat dealers, restaurants and bars – particularly those on the water with a pool – were as busy, or busier, than they had ever been. However, although many reported a booming business throughout the summer months, those weeks from March 13, when Gov. Mike Parson declared a state of emergency, to May 22, the official kickoff of the three-day holiday, had a significant negative economic impact.

Trish Creach, the executive director of the Camdenton Chamber of Commerce, said that's why she's so happy that Camden County agreed to set aside a portion of the money received through the Federal CARES Act to launch a small business assistance program. The program will provide economic support on an application basis to eligible small businesses located in Camden County that were negatively affected by COVID-19.

"When the funding became available, we noticed there were a number of counties



Camden County Commissioner Beverly Thomas; KC Cloke, executive director of the Lake Area Chamber of Commerce; Camden County Commissioner Don Williams; Trish Creach, executive director of the Camdenton Chamber of Commerce; and Camden County Presiding Commissioner Greg Hasty, along with Paul Hooper, executive director of the Lake West Chamber of Commerce, who is not pictured, joined forces to head up a committee to oversee the grant program. Photo provided.

throughout the state that were able to turn it around and assist small businesses. So the Camdenton Chamber approached the commission and through those discussions, began a collaboration with the commission and the other chambers in the county to move forward with a program," Creach explained.

Camden County received \$5.4 million in Coronavirus Relief Funds for the political subdivisions in the county. She said in the beginning, it didn't

look like anything would be left. However, after all the requests were in, commissioners found that they would be able to set aside 10 percent, or \$543,000, for the program.

"I was surprised, to say the least! But they are committed to keeping businesses open and functioning to the best of their ability. This is an opportunity for businesses to get reimbursed for expenses related to COVID-19. If they had business interruption, if they had to close down, if they

had to do anything that wasn't part of their normal operation, they would be eligible to apply," Creach said, adding that although the grant will not cover payroll or loss of income, it could possibly cover things like rent, mortgage payments, insurance and utilities, depending upon the situation, and should cover expenses like hand sanitizer, plexiglass barriers and personal protective equipment.

A nine-member advisory
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NEWS IN BRIEF



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Early Warning

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Help businesses protect themselves. Pg. 17

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Water Patrol captain retires. Pg. 11



Glimpses of the Lake's Past

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Crossword

Fill in the blanks on: 21 Solution: 22

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For the Latest Market Status and
Real Estate Info, turn to Page 18 for this
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Armchair Pilot

By Nancy Zoellner

DOGS MAY SOON BE MAKING

the decision on whether you can travel in certain areas. That's because, with a 92-percent accuracy rate, coronavirus-sniffing dogs are proving to be reliable. They're currently in use in the United Arab Emirates, where all arriving passengers are required to pass through a testing area to have samples of their body odor taken from their armpits. The sample then goes to another room where a dog sniffs it through a funnel-like device. If the dog signals that it detects COVID-19, the passenger must then take the nasal PCR test. Other nations are also looking into using the dogs.

THE U.S. STATE DEPARTMENT

has lifted its Level 4 Global Health Advisory against all international travel. Instead, in agreement with the Centers for Disease Control and Prevention (CDC), the State Department will determine advisory levels on a country-by-country basis, the method used before the coronavirus pandemic hit. The advisory, which recommended Americans avoid all non-essential travel, was put in place in March. However, although the advisory has been lifted, many foreign countries still have their doors closed to travelers from the U.S. because the number of COVID-19 cases continues to rise here. For more information, visit state.gov and click on the Travel Advisories link at the bottom of the page.

SOME AMERICAN CITIES have tougher travel restrictions than foreign countries. In July, Chicago mandated that travelers from states with an infection rate higher than 15 per every 100,000 people over a seven-day rolling average must quarantine for 14 days after arriving in the city. In mid-August the list included Alabama, Arkansas, Arizona, California, Florida, Georgia, Idaho, Louisiana, Mississippi, Missouri, North Carolina, Nebraska, Nevada, North Dakota, Oklahoma, South Carolina, Tennessee, Texas, Wisconsin and Puerto Rico. The city announced that investigators would be monitoring social media to determine if travelers were violating the restriction,

which subjected them to a fine from \$100 to \$500 per day, up to a total of \$7,000.

Connecticut, Massachusetts, New Jersey and Connecticut have adopted similar travel restrictions, requiring visitors or residents returning home from traveling to either provide negative results of a recent COVID-19 test or to quarantine for two weeks after arrival. Exemptions are available for travelers from low-risk states or those just passing through. Massachusetts will be slapping a \$500 daily fine on those who defy the order.

A NEW COVID-KILLING product has been approved by the EPA for use on American Airlines planes. The electrostatic spraying solution, produced by Texas-based Allied BioScience and sold under the name SurfaceWise2, reportedly kills COVID-19 on surfaces for up to seven days. According to a story on Afar's travel site, "SurfaceWise2 creates a clear protective layer that actively kills viruses. As coronavirus comes into contact with the antiviral coating, the solution physically breaks down the virus, American explained." Airline officials said they will begin using the product throughout its entire fleet of aircrafts. The maker said the product can also be used in offices, schools, gyms, and other high-traffic areas.

HURTIGRUTEN, A NORWEGIAN

cruise line that did not opt into the No Sail Order put in place by the CDC has suspended most of its expedition cruises until further notice after 36 crew members hailing from the Philippines, Norway, France and Germany, as well as five passengers, tested positive for COVID-19. The cruise line said 387 guests were also asked to self-quarantine. The original No Sail order that was issued in March for all cruise ships was set to expire July 24. It was then extended to September 15, then to October. The CDC cited an increased risk of COVID-19 due to the crowded environment on the ships as the reason for the extension. The CDC is also requiring cruise lines to provide plans for preventing the spread and/or responding to the spread onboard their ships before they can sail again, once the order is lifted. However, Hurtigruten has continued to operate its coastal Norway tours.

THOSE WHO DON'T have a

passport but plan to travel out of the country in coming months should probably apply for one as soon as possible. To prevent the spread of COVID-19, in March passport operations were significantly reduced and expedited passport processing was restricted to cases involving life-or-death emergencies. As states reopened, operations began resuming in phases but by the beginning of August, 12 agencies were in Phase One and only six passport centers were in Phase Two of a three-phase reopening plan. Visit the Passport Agency and Center page at <https://travel.state.gov/content/travel/en/passports.html> for more information. You can apply at an acceptance facility or renew by mail but should expect to experience delays before receiving your passport and the return of your citizenship documents, according to the State Department.

REFUSAL TO WEAR A MASK

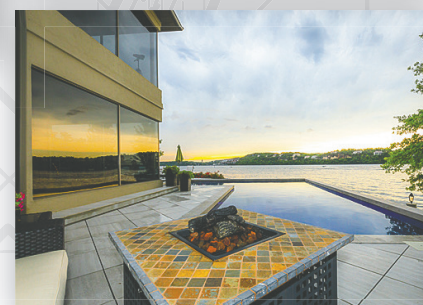
during flights could be even more hazardous to your health than you expected. According to an article on the Travel Pulse website, two female passengers on an American Airlines flight recently got into a brawl, throwing punches, after one of those women refused to wear the mandated face covering on a flight from Las Vegas to Charlotte. An airline spokesperson said the altercation broke out when the unmasked woman was asked to leave the aircraft.

BEFORE HEADING to Jamaica for a vacation, check and then check again to see if the island is open for tourism. The Travel Pulse online magazine reported that in late July, government officials announced tourists could leave "certified safe hotels by using certified transportation to certified beaches and attractions," but not interacting with the island's general public before completing a 14-day quarantine. They reversed that policy just a week later, stating visitors were no longer allowed to leave hotel properties. That policy was still in place at the end of August, something tourism officials dubbed "ironic," since Jamaica kicked off a marketing campaign, "Chill Like A Jamaican," on August 14 to educate tourists about the island's culture and cuisine. Officials were not sure when the "all-clear" would be issued to once again allow tourists to be tourists.

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LO to develop a strategic plan for the future

By Nancy Zoellner

Stakeholders in Lake Ozark will soon be working with the Lake of the Ozarks Council of Local Governments (LOCLG) to develop a new comprehensive plan. The board of aldermen voted to move ahead with the process at their August 25 meeting.

City Administrator Dave Van Dee said the project is part of his plan to position the city for the future.

"Before I retire, I want to develop the road map the city can use to go forward. Although they keep saying they'd like me to stay until September, 2023, I'd like to retire next September. I'm confident that Harrison will be more than ready to take over the job by then," he said.

In June, Harrison Fry, who had recently completed a management internship with the city of Paducah, Kentucky, was selected from more than 20 applicants to serve as assistant city administrator/community economic development director for Lake Ozark. He began work in July.

Van Dee said he had been telling the board for quite a while that the current comprehensive plan, adopted in 2006, was outdated. Tim Hayden, the former director of Community Development, was going

project. I told the board I could start it but I really felt the person who was going to be here to carry it out should be an active part of the process. Once we brought Harrison on, it was one of the first things I put forth as

\$60,000 to \$70,000 plus expenses, or they could do the same thing in-house with some creative talent and with the help of LOCLG. "That's one of their missions. They created a plan for Versailles and it turned out great so I asked Linda Conner, their director, for a proposal."

He said her bid came back at around \$16,000. If they had chosen to move forward, the city would have provided about \$6,000 through in-kind services and paid the other \$10,000. However, he said Conner was recently able to secure a grant from the U.S. Economic Development Administration that was designed, in part, to assist communities with development of their comprehensive plans, "so as it turns out, we won't have to pay anything. Of course, we will help with document production and anything else that we can do on our end. We hope to get started in mid-October and expect it to take about a year to complete."

According to the tentative timeline, Months 1 and 2 will consist of organization and information gathering.

Van Dee said in Month 1, a planning committee consisting of one or two aldermen, members from the Transportation Committee and the Planning and Zoning Commission, and interested citizens will be formed. "I'd like to get a cross section of our community – different income levels, different careers, different ages – young, because those are the folks who will be giving us ideas for the future; middle-age and older because since we are in a popular retirement area, we need to be prepared to serve their needs. I'd even like to get a couple people who have ADA-type issues because that's a population we tend to forget, but shouldn't, because they're part of our environment. If we're planning public infrastructure improvements, we need to keep in mind that it doesn't do us a lot of good to build sidewalks unless we put in handicap ramp accessibility."

Once the group is formed, they will discuss topics like the amenities and development

continues on page 18



to head up the project to complete a new study but last year he was diagnosed with cancer and passed away, "And with his passing we really didn't have someone to spearhead the

a priority."

While discussing the need for a new plan, Van Dee said he also told the board they could put it out to bid and get a "glitzy document" for upwards of

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Lake Ozark plans ahead to protect citizens

By Nancy Zoellner

Although tornadoes can occur any time of the day during any time of the year, in Missouri peak tornado season is mid-March through late June. The majority of tornadoes have occurred between noon and midnight.

It's that spring afternoon and evening time that Lake Ozark City Administrator Dave Van Dee is especially concerned about.

"That's when we have people out on the golf course, work-

ing in the yard, walking on the Strip. That's why it's been one of my goals since taking this position to increase the number of early warning sirens in our city," he said. If all goes as planned, that goal might be realized in coming months.

The city currently has some coverage. Ameren installed warning sirens in June, 2009 - one near the dam, one near the U.S. Highway 54 Bridge, and the third at Camp Bagnell - under the direction of the Federal Energy Regulatory Commission

(FERC). They initially were intended to warn of dam failure only.

Van Dee said he had wanted to do a comprehensive city-wide system in 2012 but the city didn't have the resources to do that. Instead, Lake Ozark aldermen opted to approve a lease purchase program that allowed the city to install two sirens - one at the Lake Ozark Fire Protection District Station 1 on Bagnell Dam Boulevard and the other at the district's Station 3 on Welsh Road. Those sirens are

linked to those of Osage Beach, whose dispatchers activate the sirens when a tornado warning has been issued by the National Weather Service.

In 2015, after discussions with city officials, Ameren signed an agreement to add its three sirens to those of Osage Beach and Lake Ozark so they too could be sounded in the event of tornado warnings.

Van Dee said although he was happy they were able to provide some coverage, he wasn't satisfied.

"Linda Conner (director of the Lake of the Ozarks Council of Local Governments) and I were talking recently about updating our hazard mitigation plan for Miller and Camden counties. I told her that one of my goals was to do a storm siren study because without the study, I knew I couldn't apply for any grants or public funding programs. The Meramec Regional Planning Commission has a grant program that they do once a year for this kind of a study and it has a cap of \$20,000. We put it out for bid and Miller Surveying submitted a proposal well within our budget so we were able to get the study done," he said. "We're now making amendments to the Hazard Mitigation Plans to reflect our goal of finding funding to implement the expansion of the existing system."

Conner and Ethan Shackelford, owner of Miller Companies, attended the August 25 board of aldermen meeting to discuss the results of the study.

Shackelford said they looked at several factors, including areas of future growth and the broadcast capabilities of the sirens currently in use, to determine the best placement of additional sirens. In the end, they found that coverage for the entire city would be best accomplished by installing sirens in four areas - near Osage National Golf Course, along Fishhaven Road, near the new Route W interchange and further down Welsh Road. "Those four sirens would complete the coverage and hit the decibel levels that are deemed necessary for individuals to hear at a multitude of frequencies," he said.

Van Dee said the study pinpointed exact locations which will be announced after agreements with property owners are

in place.

Conner explained that they included specific areas of placement to assist the city in applying for grants.

"The grant-funding agencies want to know that you spent the time and the effort to determine where the best locations are going to be and demonstrate there's a need. That's the whole reason this was put together - so in the future you could get those sirens and put them in places not served right now."

According to the study, there is a memorandum agreement between the dispatches of Osage Beach, Lake Ozark and Ameren: The National Weather Service issues a tornado warning or some other emergency. Osage Beach dispatch responds and then sounds the sirens in both Osage Beach and Lake Ozark. Ameren will sound the sirens upon request of a designated city official per an internal Ameren procedure using a password. There's also a backup plan in place in case Osage Beach is unable to activate the sirens.

In a later interview, Lt. Michael O'Day with the Osage Beach Police Department said because both Osage Beach and Lake Ozark are in Camden and Miller counties, the sirens would be activated any time a tornado warning - not a tornado watch - is issued for either of those counties.

According to the National Weather Service:

A "Tornado Warning" is issued when a tornado has been sighted or indicated by weather radar. That's when you should move to your pre-designated place of safety.

A "Tornado Watch" is issued when tornadoes are possible in the area. You should remain alert for approaching storms. Sirens will not be sounded for tornado watches.

Weather.gov states that sirens are an outdoor warning system designed only to alert those who are outside that something dangerous is approaching. The best defense inside your home or workplace, especially in the overnight hours, is having a National Oceanic and Atmospheric Administration (NOAA) weather radio, which broadcasts the latest tornado watches and warnings.



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Tourist season ain't over 'til it's over

By Nancy Zoellner

This year the Bagnell Dam Strip in Lake Ozark earned the reputation of being the “busiest mile in the state.” And Lake of the Ozarks made national news when photos and videos showing packed pool bars over Memorial Day Weekend were aired, confirming for many that this was the place to ride out the pandemic.

A look at the Lake of the Ozarks Convention and Visitor Bureau Calendar of Events and a check with organizers of those events reveal that there won't be a slowdown any time soon – at least not in September – and that will drive the Lake's tourism numbers even higher.

“The mayor of Lake Ozark talked to numerous people in a variety of businesses – lodging, retail, restaurants – all around the Lake and based on the information he was able to gather, he estimated we've seen 9.1 million visitors this year. But that doesn't count the day trippers, and we've seen hordes of them! It also doesn't include all the people who have second homes or condos down here,” said Bob Schwartz, co-chair of the Bagnell Dam Strip Association, which sponsors several activities on the Strip throughout the year.

“I wish we'd thought to ask the Missouri Department of Transportation to install traffic counters at each end of the Strip at the start of the season. I'm sure we would all be amazed!”

Those involved in tourism-related businesses all agree that Labor Day Weekend, which always brings a crowd, will draw record crowds this year. Then the 32nd Annual Magic Dragon Street Meet Nationals, a show for all makes, models and years of cars, trucks and motorcycles, kicks off four days later on September 11. K.C. Cloke, director of the Lake Area Chamber of Commerce, which sponsors the car show, said by the interest that has been shown, they too are expecting record crowds.

The show is typically held in the spring and in the past has attracted thousands of participants and spectators to the Strip. However, because of the Stay-Home Order issued during the public health emergency, this year's show was rescheduled to the fall – the same week-

end of the monthly Hot Summer Nights Cruise-In.

Show hours for the Street

vited to ride in Corvettes driven by members of the Lake of the Ozarks Corvette Club down one



Images captured from video made the national news after the Memorial Day weekend.

Meet are from noon to 5 p.m. on Friday, September 11, then starting at 5 p.m. the Strip will open up for Hot Summer Nights. This month's cruise-in will honor military, police, firefighters and EMTs and will include a parade led by the U.S. Marines Color Guard; 1,000 American flags will be passed out to those lining the Strip beforehand. Veterans are in-

side of Bagnell Dam Boulevard and back up the other. For more information or to sign up to ride call Pete Spanos, president of the Corvette Club, at 314-452-9041 or Randy Gross, vice president, at 573-434-1487.

Schwartz, who also organizes the monthly cruise-ins, said because all the car show people will be in town, it will probably be the biggest Hot Summer

Nights to date.

In addition to all the “regulars,” owners of vintage emergency vehicles have also been invited to attend and display their fire engines, police cars and ambulances at Friday night's Cruise In. The Lake Ozark Fire Protection District, the Lake Ozark Police Department and the Miller County Sheriff's Office have also been asked to stop by and, if possible, have vehicles on display. Schwartz said he's also talked to several business owners who said they will be offering a discount to all military and first responders that evening.

Beginning at 6 a.m. Saturday, September 12, the street will be closed to regular traffic and only vehicles registered for the Magic Dragon Street Meet Nations will be allowed on the Strip. Show hours are 8 a.m. to 6 p.m. and what a show you will see! There will be rat rods, street rods, muscle cars, street machines and motorcycles of all makes, models and years.

If you enjoyed American Graffiti, you'll love this car

show! Many participants dress in period costume and oldies music is played over speakers placed along the Strip. Spectator parking shuttle service will be available from 8 a.m. to 7 p.m. On Sunday, September 13 show hours are 8 a.m. to 1 p.m. Vehicles to be judged must be in the designated area no later than 9 a.m.

For more information on Hot Summer Nights, visit www.facebook.com/cruisehotsummernights. For more information on the Magic Dragon Street Meet visit www.magicdragon-carshow.com.

Things may be quiet for the couple few days but the fun isn't over yet. Missouri's largest bike rally, Lake Bike Fest rolls into town from September 16 through 20. Events and participants include more than 300 biker-friendly bars and restaurants, more than 50 opportunities to enjoy live music and entertainment, a Passport Ride with a Harley-Davidson bike giveaway, mapped scenic rides, a Vendor Village and more.

Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau, estimated that 100,000 bikes and 140,000 bikers showed up for last year's Bike Fest, resulting in an economic impact of more than \$15 million. At a Lake Ozark Board of Aldermen meeting, Greg Sullens, organizer of Bike Fest on the Strip, which includes beer gardens, an opportunity to display bikes down the center lane of Bagnell Dam Boulevard, vendors and music from September 18 thru 20, said based on the crowds seen at the Lake's monthly Bike Nights, he expects this year's event to beat last year's.

Mayor Gerry Murawski agreed.

“Bike Fest has always been the biggest event of the year. Because Arkansas cancelled Bikes, Blues & BBQ (touted as the nation's largest charitable motorcycle rally) in June; when you add in Jefferson City, which cancelled their Bike Nights, and Columbia, which requires you to wear a mask, I expect Bike Fest to be even bigger this year. I expect it to be huge,” he said.

For more information visit www.lakebikefest.com.

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Investing In Your Future: Are You Prepared?

Successful investing is never haphazard. An orderly, disciplined approach is necessary for the successful management of your investment assets. It requires a step-by-step process, starting with the assessment of your goals and needs.

Assessing Your Investment Needs and Goals. An important first step is to take a thorough personal financial inventory of your investment assets, looking beyond your taxable investment portfolio to your tax deferred retirement plan assets, real estate, life insurance and other assets. By taking inventory of what you currently own, you will be able to better determine the direction that your investing should take.

The next step is to define your goals and needs. This process involves some introspection, asking yourself a series of questions such as "What are the short- and long-term financial objectives that your investment portfolio needs to meet?" "What is the time horizon associated with your objectives?" "What circumstances make your situation unique?" "Do these circumstances affect how much current income you need from your portfolio?" "What portion of that income, if any, should come from tax-exempt investments?"

Risk Factor. Once your goals are established, there's a wide range of investment options from which you may choose. The next step you must take is to determine whether a particular investment is appropriate. Several factors will come into play. One of the most important is the risk associated with that particular investment and the risk of the overall portfolio (sometimes stated as standard deviation and/or Sharpe Ratio)

Are you the kind of investor who is at ease with upswings and downswings in the market? Or are you the kind of investor who is apt to spend nights worrying when the market makes a sudden downturn? In other words, you must determine your investment "comfort level." Further, it is critical that you stick to the plan even in times of extreme volatility.

Structuring Your Portfolio. Finally, you must develop an appropriate mix of investment assets that satisfy your tolerance for risk, and that is in harmony with



Bart Schulte, MBA, CWS®
Vice Pres. & Portfolio Manager

your objectives and needs, your time horizon, income needs and plans for tax efficiency. This is a balancing process that includes an analysis and measurement of the risk and returns of different classes of investments that you might choose, as well as a projection of the potential interactions of risk among those classes. This analysis is critical to structuring your portfolio effectively.

This process will help you develop a diversified portfolio by mixing different asset classes in varying proportions. The process is a dynamic one. Further, you must keep a vigilant eye on your portfolio, ascertaining that the rates of return relative to the investment mix, fall within the range that you have established. Continuing research for new investment opportunities also plays an important part in the monitoring process. What's more, a review and rebalancing of your portfolio may be called for when personal circumstances (e.g. marriage, loss of a spouse or retirement) dictate.

Should I Invest Alone? It is our experience that the more customized your portfolio, the more likely you are to see the results that you expect. Often, this customization and discipline is found by utilizing a professional fee-only financial advisor or wealth management firm.

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Lazy Gator's zoning battle with county headed to court

Restauranters fight county attempt to close down portion of business

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the mortgagee need to be

residential in the new plan

However, County Planning and Zoning Administrator Chris Hall said that's everything the court will decide

bars up two or three months

People could come in, check the

then let the know if anything

Retiring captain gets surprising sendoff

The Lake of the Ozarks Water Safety Council recognized Captain Matt Walz, director of the Water Patrol Division of the Missouri State Highway Patrol, for more than three decades of service that started and ended at the Lake of the Ozarks. His retirement was effective September 1, 2020.

Trish Creach, co-chair for the Water Safety Council, said they surprised him by inviting a few people who had worked with him over the years to their August meeting/sendoff party.

"David Wall, who was a lieutenant with the Patrol before retiring, was here, a man that graduated with him and then started at the Patrol at the same time was here, a couple other people. It was really awesome. He's been such a big help to us so we wanted to do something special for him," she said.

According to a release Creach sent out, Walz was an active participant on the council and contributed his time to the mission of recreational boating safety.

"We wish to express our

gratitude for a job well done by Capt. Matt Walz. His positive leadership and loyal service to the cause to promote water safety has always been notable and a catalyst for our council" she wrote.

A release from Colonel Eric T. Olson, superintendent of the Missouri State Highway Patrol, stated Walz was appointed to the Missouri State Water Patrol on April 30, 1990 as a communications operator. He entered the Water Patrol Academy on January 2, 1994. After graduating, Walz was assigned to Lake of the Ozarks – but only for a short time.

He transferred to Table Rock Lake on February 3, 1997, but on May 1, 2000, he was promoted to corporal and assigned to St. Louis County. Walz was promoted to sergeant on September 1, 2001, and assigned to the Lake of the Ozarks.

Then on September 1, 2005 he was promoted to captain and was designated training commander at the Water Patrol General Headquarters in Jefferson City. He transferred

to the Lake of the Ozarks on November 1, 2005, as district commander over the Central Missouri Region.

On January 1, 2011, Capt. Walz transferred to the Missouri State Highway Patrol Troop F Headquarters, Jefferson City. On January 1, 2015, he transferred to the Missouri

State Highway Patrol's Water Patrol Division, General Headquarters. Capt. Walz also served on the National Boating Safety Advisory Council, which advises the U.S. Coast Guard on recreational boating safety issues.

He was designated director of the Water Patrol Division

effective July 1, 2016. As the director, he served as Missouri's state boating law administrator.

Walz grew up in Jefferson City, and graduated from Jefferson City High School in 1984. He served four years in the U.S. Army. Capt. Walz has two grown children.



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Osage Beach 'big picture' planning

By Nancy Zoellner

In August City Administrator Jeana Woods, City Attorney Ed Rucker and the members of the board of aldermen spent an entire day in a strategic planning session to review the past and look to the future to determine if they were on course or if adjustments were needed.

Woods said that overall, in the end everyone was satisfied with where the city is headed.

"We looked at the mission statement, which hasn't changed for decades, to decide if it's still good or if there's anything we need to do to improve on it. We looked at what we've accomplished over the last couple years and what the future looks like for the city. Then we got into the budget update. This year there was specific focus with COVID – that little thing we've been dealing with the last six months," she laughed. "Normally I just do a mid-year budget update and outline our priorities to determine if they are the same as last year. I had to take a slightly different course this year."

She said that at the end of April, when everyone was expecting the worst, when she didn't know if the governor was going to shut the state down or if commissioners would vote to shut down the counties or require masks, she pushed out a "big bombshell."

"At that time I projected that overall, the city would be down 15 to 16 percent, which equated to \$4.2 million city-wide. That's a lot of money! Sales tax is just one line item in our revenue source, however it's 47 percent of our total revenue so it's a big chunk of our budget. I projected we could be down as much as 25 percent in sales tax revenue, but you roll in grants, reimbursements and fees for services so overall I was budgeting for 15 percent down," she explained, adding that those concerns drove furloughs, froze hiring and was responsible for the layoff of several people that, in the end, eliminated five permanent positions. "When you only have 101 permanent employees, that's a lot. It wasn't popular and it changed some jobs and resulted in some shared work but we needed to do that."

However, because Lake of the Ozarks seemed to turn into

the "go-to spot" for second-home owners and tourists wanting to flee the high COVID rates of the city, the "worst" never materialized and the dip in revenue was much less than expected.

"As of July 30, knowing where we have come since April, I expect that overall we'll be down closer to 5 ½ to 6 percent. We obviously aren't hurting as bad as predicted because we didn't have county-wide or state-wide shutdowns and a lot of concerns didn't come to fruition," Woods said. "Our businesses adapted. We didn't have the drop we expected, but 5 ½ percent is still a couple million dollars so instead of being down \$4.2 million we were down \$1.9 million. When we saw that, we knew not all furloughs would be permanent so we did unfreeze hiring and filled some of the positions that were vacant. We did cut some capital projects and we'll reassess them in 2021 but projects that had already gone out for bid and were under contract will continue to move forward."

The projects that were dropped included city hall parking lot improvement – asphalt, lighting, trashcans, parking blocks – and maintenance, which was estimated at approximately \$100,000; landscaping, modifications and an entrance gate at the city park, estimated at \$40,000; and capital items for transportation, water and sewer.

Woods said that during their work session aldermen also looked at the city's top priorities for serving the community, developing internally, maintaining good governance and continuing economic growth.

"This year that conversation changed a bit because of COVID so we had to look how that would affect our five-year forecast – and that really took a lot of conversation," Woods said, explaining that to increase income, cities either borrow, which has to be paid back; they get grants, and Osage Beach misses out on several because of the population; they charge fees – permit fees, license fees, court fees, park fees – which represent about 30 percent of the city's total revenues; or they collect taxes, and sales tax is the only tax collected in the city.

The rest of Osage Beach's revenues consist of a combination of reimbursements, Missouri DOT grants, the Special Road District partners with them on a several projects and they get park grants every once in a while.

"We talked about tax options. One of the things under economic development growth is revenue so we looked to see if we were sustaining or if we needed to entertain other tax options to get specific things done, we discussed how we can reduce or eliminate money-wasters, and we talked about how annexation could be used to help with that. Considering the current climate, the board isn't really interesting in any changes in taxes. We just laid it all out so the board could look at everything so we know what we need to do moving forward," she said.

Woods said because they have a population of fewer than 5,000, they frequently miss out on grant opportunities because a large number are for communities that are over 5,000.

"We're hoping for a good, accurate census this year because we are so close to hitting that 5,000 mark," she said, adding that they discussed another option to increase their numbers. "One way communities grow is through annexation and any time we can grow – especially in commercial – that adds to our sales tax base. Of course that means we also have to extend things like police services but that's also how we grow our population. The city currently provides water and sewer for several areas outside city limits and those customers pay a higher rate so annexation of those areas benefits everyone. Those customers get lower rates and the city's population count increases, but we only do that on request. We won't take part in any forced annexation."

Woods said because water and sewer bonds and Transportation Increment Financing projects would be paid off in the near future, the city will have money to invest in the community, so aldermen also looked at new items – things that weren't currently included in the "rolling categories" already established and that could be addressed in the coming years.

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Business Leadership in the COVID Environment

With the impact the COVID-19 pandemic has had on businesses across the country, many leaders have been forced to focus most of their time on financial and logistical issues to keep their businesses afloat. As things slowly return to a more normalized tempo, it's important that you take a step back and consider other elements that may require a different kind of leadership going forward. We've identified three here, but this is by no means an exhaustive list.

Over-Communicate

Many businesses have moved to 100% remote teams, or partially remote teams. This has an impact and unintended consequences on your team members and your clients. It's essential when people are remote that you err on the side of over-communicating. If you consider an average day in the office, there's a lot of communication that occurs ... some formal, and a lot informal. This suffers when teams are remote. As the leader, consider some intentional ways you can be more proactive and consistent in communicating with your team members and with your clients. Voids in information cause unnecessary (and wrong) assumptions, rumors, and even gossip. This can be the beginning of the end if it's not addressed – and it is up to the leader to make it happen.

Be Intentional With Culture

Often resulting from the lack of communication and personal contact, culture can suffer greatly with remote teams. It's up to you, the leader, to evaluate what needs to be adjusted to keep your company culture alive and thriving ... even with remote teams. It's a challenging proposition for sure. Consider bi-monthly team outings to keep your team engaged with each other. Implement feedback apps to give your team an easy way to



Sandy Waggett

communicate with you and with each other. Some creativity may be needed to keep people engaged ... but this is why you are the leader.

Review and Update Your Feedback & Performance Review Strategies

Another consideration related to human resources is your feedback and performance review strategy. With remote teams, it's not just formal feedback that can suffer. In an office environment, workers get constant feedback from their co-workers and leaders. That feedback comes in the form of "thank you," "great job," smiles, pats on the back, and other cues that aren't spoken. When working from home, this all goes away ... unless you implement a process to make sure it happens. This is, by far, one of the most important things you need to do as the leader to ensure your team remains happy, productive, motivated, and on mission.

MSW Interactive Designs has most of our team working remotely for the foreseeable future. If we can share any other tips or insights on the journey we are on, please feel free to give us a ring!

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

A Few Ways Debt Affects Your Mortgage

If you are looking into financing a home at the Lake of the Ozarks, you've surely heard about how your credit score can impact your purchase. Many factors will play a role in your home buying endeavors, but one that you may not have thought about is your debt to income ratio. This one little aspect can play a huge role in your home-buying plans, so it makes sense to take a few moments to evaluate it. Here are a few things you may want to know about debt and mortgages and how they work together.

What is Your Debt-To-Income Ratio?

When determining what your debt to income ratio is, you can quickly do the math and come to your own conclusion. You will add up all of your monthly payments including credit cards, personal loans, and current mortgages. You can then divide that number by your gross monthly income. This resulting number is your debt to income ratio, and it will help your Missouri lender determine if you can afford another debt payment each month. An ideal debt to income ratio would be 25% or less, and if your debt to income ratio is above 43% you may need to wait a little longer to buy a home and spend some time paying off your current debt.

Unsecured & Secured Debt

Did you know that there are different types of debt? In fact, some can actually show that you are reliable while others may hurt your chances of securing your mortgage. The two main types are secured and unsecured. Here are a few details about these types of debts and why you may or may not want them.

Unsecured Debt

Credit card debt is considered unsecured debt and can be detrimental to your scores if your current balance is more the 50% of your available credit limit. That means nothing is backing it, you can't trade anything in or foreclose on it. It's debt that is not secured to an item. Student loan debt is also considered unsecured, but it isn't necessarily bad if you are consistently paying your bills on time.



In many cases, student loans can even help raise your score. However, other loans like personal loans or credit card debt, even when paid on time, can still lower your score.

Secured Debt

Secured loans include auto loans, mortgages, or any loan that is balanced against something that could get taken away. There are some cases where auto loans can raise your credit score by diversifying the type of debts you have. Sometimes an auto loan can also be viewed more favorably than credit card debt because auto loans are harder to obtain than credit cards. Did you know that mortgage payments can also look good on your credit report? As long as they have been paid on time, that is. If you were ever late on a payment, that can look like a risk to a new lender.

If you're concerned with how your debt will affect your chances of obtaining a home loan at the Lake of the Ozarks, give us a call at 573-746-7211. We can discuss your questions and concerns, go over your financing options, offer competitive interest rates, and back it up with the first-class service you deserve. Together, we'll work towards getting you into that dream home of yours!

Michael Lasson
Senior Loan Officer
NMLS #: 493712

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COVID-19 help available to businesses

continued from page 1
board consisting of people who have strong business backgrounds through the Camdenton, Lake Area and Lake West chambers of commerce, SCORE, the Small Business Development Center and other organizations including Lake Regional Hospital will review the applications, then submit those that qualify to the Camden County commissioners for approval.

Guidelines state that funds

may only be used to cover:

- Expenditures related to business interruption caused by required closures by state, county or city order related to the Coronavirus Disease 2019 (COVID-19),
- Expenditures associated with costs to operate businesses under state, county or city guidelines such as PPE and other modifications necessary to conduct business,
- Expenditures incurred during or to be incurred the

period that begins on March 1, 2020 and ends on December 30, 2020.

"It is a spend-and-receive program so businesses will be required to provide documentation of those expenses with their request – and expenses must be related to the COVID-19 public health emergency," Creach said.

Applications will be accepted from September 1 to September 30 for round one approval. Advisory board

members will begin reviewing applications in mid-September with plans to start issuing checks by the end of the month. Creach also added that more money could be allocated to the program later if funds are available. If that's the case, the second round would likely begin in October.

Applications are available at the following locations or chamber websites:

Camdenton Chamber of Commerce, 739 W. US Hwy 54 in Camdenton. The website address is www.camdenton-chamber.com. Call 573-346-2227 for more information.

Lake Area Chamber of Commerce, 1 Wilmore Lane in Lake Ozark. The website address is www.lakeareachamber.com. Call 573-964-1008 for more information.

Lake West Chamber of Commerce, 125 Oddo Drive in Sunrise Beach. The website address is www.lakewestchamber.com. Call 573-374-5500 for more information.

"This has been in the works for weeks and it's so exciting to finally be able to kick it off. While the Lake is very busy and there's a lot going on right now, we still have the rest of the year to get through. Any little bit that can go toward businesses

will help," Creach said.

USDA Rural Development has also taken a number of actions to help rural residents, businesses and communities affected by the COVID-19 outbreak and has pledged to keep its customers, partners and stakeholders continuously updated as more actions are taken to better serve rural areas. Visit www.rd.usda.gov/coronavirus for information on Rural Development loan payment assistance, application deadline extensions and more.

According to a survey of 690 businesses conducted by Veem, a global payment processing company:

- 65% of small to mid-sized businesses had either applied for federal aid or planned to do so in the near future
- 55% said they had already experienced some significant impact to revenue
- More than 50% reported moderate to high supply-chain disruptions as a result of factory shutdowns, border restrictions and industry-wide furloughs
- Only about 30% - mostly online retailers and other e-commerce businesses - reported doing well in the current environment

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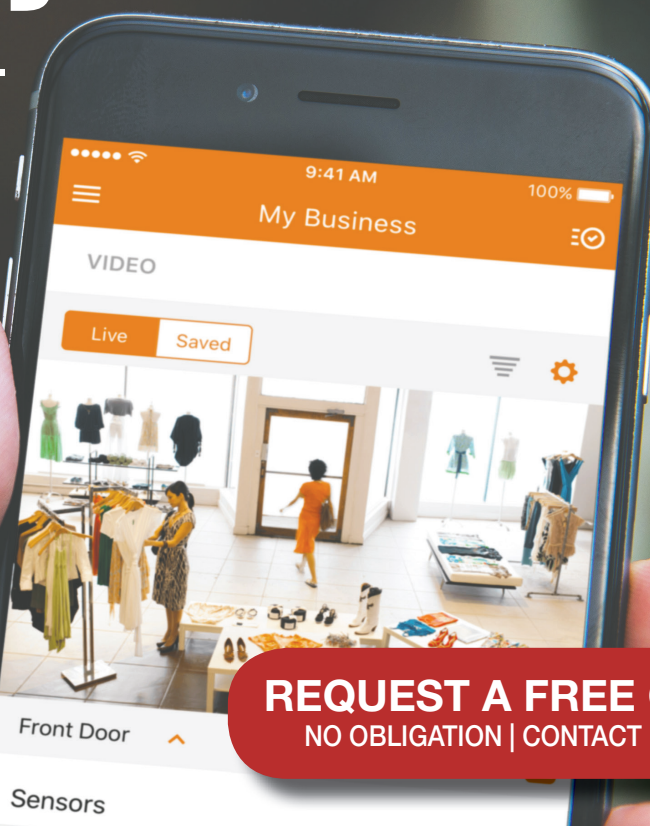
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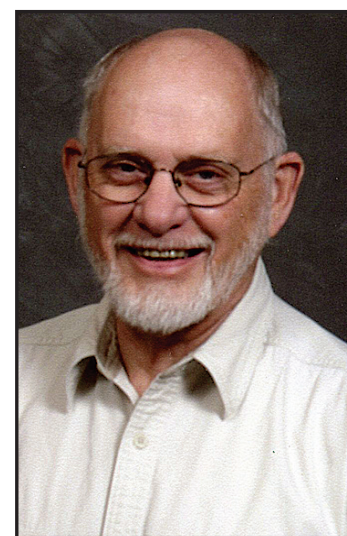
Earlier in the year I in this column I encouraged boaters to visit the upper Osage River because there are many interesting and scenic features beyond the 60 mile mark of Lake of the Ozarks, and in the upper

reaches of the Osage beyond the confluence of the Sac River. I did not subsequently feature the Osage downstream from Bagnell Dam to the Missouri River because there can be so many troublesome obstructions depending upon whether or not Bagnell Dam is releasing

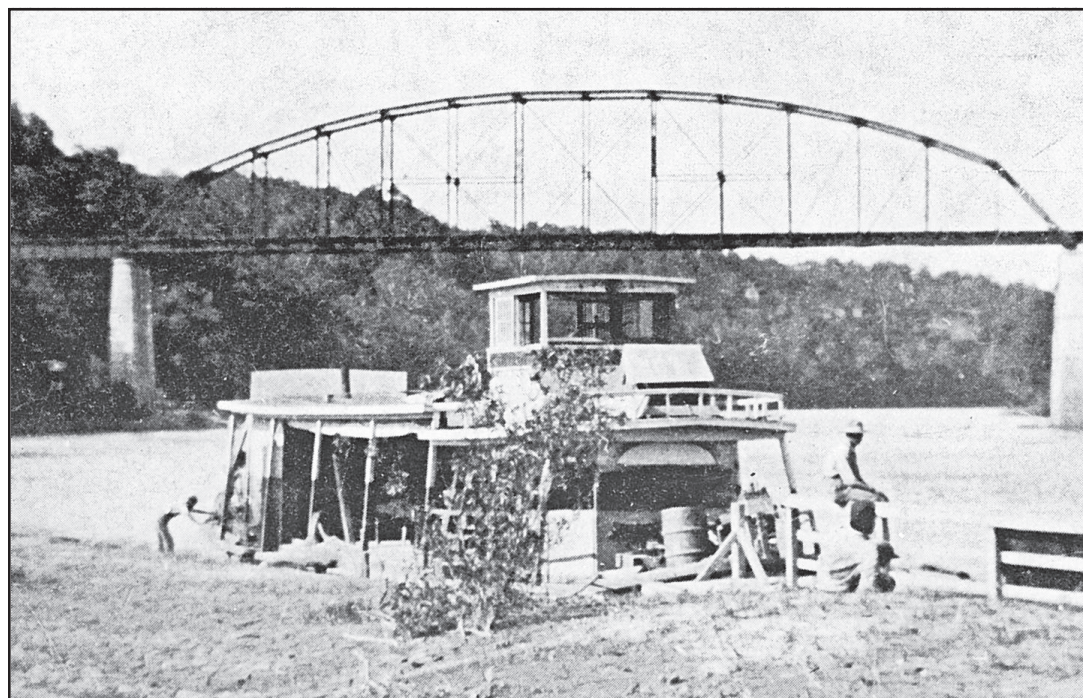
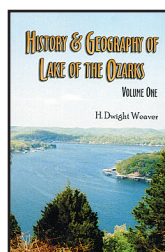
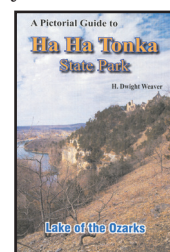
lots of water. The lower Osage is beset with obstacles if you do not have a boat and motor that can handle shallow water and are not willing or able to get out into the water to help your boat over old wing-dam problems. But assuming you are adventurous enough to tackle the

Lower Osage, in this and several subsequent columns I will describe some of the features to be seen on and associated with the Lower Osage.

Hoecker is a former village in the northeast corner of Miller County at about the 42-45 mile mark not far from Tavern Creek. Although the little hamlet no longer exists, the rusty Rock Island Railroad Bridge over the Osage here does exist unless it has been removed in the past few years. I was there in the early 2000s. The photo featured in this column, thanks to an old calendar produced by the Anchor Milling Company of Tuscumbia (their building now houses the Miller County Museum), features the Rock Island Bridge along with the "Ruth," a small freight boat that once plied the Osage River. This bridge, which once carried the Rock Island, now a defunct railroad line, was built in 1903 at about the same time as the Belle Railroad Tunnel was constructed. The bridge was built by a man named Peterson and has a span of 300 feet.



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



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"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

What is Medicare Supplement Insurance (Medigap)?

A Medicare Supplement Insurance policy, sold by private companies, can help pay some of the health care costs that Original Medicare does not cover, like co-payments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare does not cover, like medical care when you travel outside of the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare approved amount for covered health care costs. Then your Medigap policy pays its share.

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

8 Things to Know About Medigap Policies

1. You must have Medicare Part A and Part B.

2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Advantage Plan before your Medigap coverage begins.

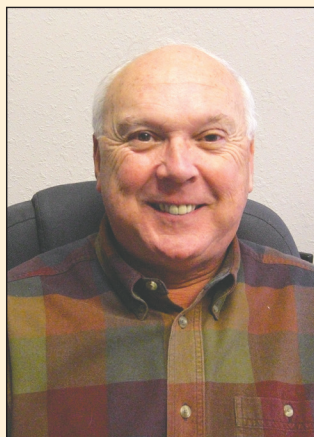
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.

4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to purchase separate policies.

5. You can buy a Medigap policy from any insurance company that's licensed to in your state to sell one.

6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay your premium.

7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 are not allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).



Ron Hall

8. It's illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings Account (MSA) Plan.

Medigap Policies Don't Cover Everything

Medigap policies generally don't cover long term care, vision or dental care, hearing aids, eyeglasses, or private duty nursing.

Insurance Plans that aren't Medigap

Some types of insurance aren't Medigap plans, they include: Medicare Advantage Plans (like HMO, PPO, or Private Fee for Service Plan)

Medicare Prescription Drug Plans
Medicare
Long-term Insurance Plans
Indian Health Service, Tribal, and Urban Indian Health plans

Dropping Your Entire Medigap Policy (not just the drug coverage)

If you decide to drop your entire Medigap policy, you need to be careful about the timing. For example, you may want a completely different Medigap policy (not just your old Medigap policy without prescription drug coverage), or you might decide to switch to a Medicare Advantage Plan that offers prescription drug coverage.

If you drop your entire Medigap policy and the drug coverage wasn't creditable prescription drug coverage or you go 63 days or more in a row before your new Medicare drug coverage begins, you have to pay a late enrollment penalty when you join a new Medicare drug plan.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.

34th Annual Laker Invitational Golf Classic – 2020

The Laker Athletic Boosters are pleased to announce the 34th Annual Laker Invitational Golf Classic to be played at the beautiful Oaks Golf Course at Margaritaville Lake Resort on Labor Day, September 7th, 2020.

This event has raised over \$975,000 that has been used to financially support the Camdenton R-3 School District's athletic facilities and to provide equipment to all student athletes and its programs.

This event is a four person Las Vegas Scramble. Each 4 person team will consist of 2 – two person scramble teams

with the best scramble score on each hole used. There will be a team pairing done by blind draw. Players may enter their own four person team as well. Prizes will be awarded for both the blind pairings and the four person teams. Each team will consist of an A, B, C, and D player. Player entry fee is \$125.00 which includes golf, lunch, tee gifts and all beverages. Gold Sponsorship is \$275.00 and includes golf, lunch, tee gifts, beverages, a family season pass to all Laker Athletic events and your name or business prominently displayed at all Laker Athletic events on our

Sponsor Board. Your name will also be included in the Laker Athletic Guide all year long. All sponsorships are tax deductible.

Over \$4000 in prizes were awarded at this event last year! This is a great social event kick-starting the 2020-2021 school year!

Request entry forms or send entry forms to Camdenton Athletic Boosters, P.O. Box 410, Camdenton, MO 65020 or 680 Hwy 54 West, Camdenton, MO 65020. For more information call Jason Hulett at (573) 346-7272 or John Blair at (573) 346-2235.

Be aware of third-party bill pay service websites

The City of Osage Beach reports that they are continuing to enhance their processes to meet the needs of their citizens and this includes online services for paying utility bills or other city services. However,

they are asking everyone to be aware of third-party services that are not associated with the city.

According to a press release sent by the city, at first glance, customers could easily mistake these sites for the city's online

payment portal, however these sites are not affiliated with the City of Osage Beach.

"They will take your payment, charge you a fee, then mail a check to our office for your payment, but until we receive that actual check we have no way of knowing your payment was made," the release warns. "We never charge a service fee for you to make your utility payment on our website pay portal! When a payment is made on our actual website, we

receive a notification of payment; and remember, all City credit card transaction fees have been waived to make online payments easier and more accessible to our customers."

When searching for the Osage Beach website, be sure that the URL on the screen reads <https://www.osagebeachmo.gov/2091/Utility-Billing> or <https://www.municipalonlinepayments.com/osagebeachmo/utilities>

SCORE is here to help in challenging times

While, as a small business owner, you may be facing uncertainty, there is one thing you can be certain of: SCORE is here for you. One of the ways they are providing assistance is through a series of free webinars.

On September 17, SCORE will be presenting Overcoming Cybersecurity Challenges during the COVID-19 Pandemic.

In this webinar, cybersecurity experts Jon Clay, Mitchel Chang and Kristin Judge will help you gain some awareness and will provide high-level recommendations on cybercrime defense.

The key areas discussed will include:

- A threat landscape update with an emphasis on what has changed since the COVID pandemic

- Threat protection for small businesses focusing on phishing, smishing, business email compromise (BEC) and general cybersecurity hygiene for working and schooling from home

- A cybercrime and fraud/scam update since the COVID pandemic

You'll be learning from experts – Jon Clay, Mitchel Chang and Kristin Judge.

Jon Clay, director of Global Threat Communications at Trend Micro, has worked in the cybersecurity space for over 24 years. Mitchel Chang heads Trend Micro's Corporate Social Responsibility (CSR) and Initiative for Education. Kristin Judge founded the nonprofit Cybercrime Support Network to address the needs of cybercrime victims and works with federal,

state and local law enforcement and consumer protection agencies to help consumers and small businesses affected by cybercrime.

The one-hour seminar will be presented at 1 p.m. Eastern Time (noon Central Time) on September 17. You can register by visiting <https://www.score.org/event/overcoming-cybersecurity-challenges-during-covid-19-pandemic>.

For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

City of Lake Ozark to develop a strategic plan for the future

continued from page 4 they'd like to see and the areas of public infrastructure that need to be improved.

The LOCLG staff will work with city staff and other local organizations to gather information pertinent to the planning effort. Staff will collect demographic and socioeconomic data through public sources such as the Census Bureau. Both Van Dee and Conner estimated it would take approximately 140 work hours to complete this stage.

Month 2 will include an orientation meeting for the community to explain the general purpose and the process, followed up by a survey that will be sent to residents. The staff will continue to collect relevant data and create base maps to use throughout the planning process.

During Months 3 and 4 the Planning Committee will meet to review results from the community survey and the LOCLG staff will work with city staff

to identify the community's strengths and weaknesses in order to begin identifying community goals.

Months 4 and 5 will include meetings to discuss possible future land use scenarios and to develop a future land use map. Meetings will also be required to begin the process of setting simple and concise goals for the community based on the survey results and gathered information.

Months 5 and 6 will include the first of two objectives and strategies meetings to discuss how to achieve each goal.

Months 6 and 7 will include the second objective and strategies meeting to continue discussion of any remaining topics not covered in the previous meeting and to fine tune all of the objectives and strategies.

During Months 7 and 8 the LOCLG staff will write the full and complete document and city staff will review it and then make comments and suggest edits.

Month 8 will feature an open house to allow the public to review the plan. Comments will be received at the meeting and revisions will be made to the document based on public input.

In Months 9 to 10 the plan will be presented to the Planning and Zoning Commission for their comments and endorsement. If all goes as planned, at their next meeting aldermen will be asked to adopt the plan.

In a letter to the board, Conner wrote that she is looking forward to a successfully completed project that should be a substantial asset to the Lake Ozark community for many years to come.

Van Dee agreed. "If all goes as planned and we can get participation and input from the community, I think this will be good guide for the city and very helpful in the long run. I think we're all excited to get started."

As the Lake Churns Check the Dock Permit before you Buy



Real Estate and Lake News with C. Michael Elliott

The ability to have a dock permit greatly affects property value. The size of the dock envelope and distance from other structures also is a big factor. Be sure you are making an informed decision before you commit to a purchase.

When searching for a lakefront property, understand the permitting process for docks, seawalls, and other lakefront improvements. When considering a property for purchase, always ask to see approved permits.

When I list a property, I discuss the dock and various permits with the seller and request a copy of those permits from Ameren. This shows all permitted items currently on the property along with a drawing of where the items should be situated according to the permit. It can also indicate potential for a larger dock system or other items. If it appears that any items are not permitted or appear to be out of the correct position, I help the owner arrange further investigation and correction, if necessary.

I post the permit information with the listing data so buyers can see if a property's lakefrontage suits their needs. This verifies that the existing dock, seawall, etc. match the current permit and makes for a smoother real estate transaction. I recommend that you do a visual inspection and get additional help if you aren't sure about any permit items.

For most lakefront buyers, the availability to have or install a dock that suits their needs is crucial. Not all lakefront property is able to have a dock, and some have significant limitations. This may be caused by a subdivision restriction; other times it is due to the way the lot lines run to the lake, position of the lot in a cove, size of cove, etc. Some subdivisions designated certain lots as able to have a small dock, day dock, etc. BUT in the time since those subdivisions were created Ameren permitting rules changed and many of those lots are no longer able to obtain a permit.

Docks are required to be installed within the boundaries set out by

Ameren. Because lot lines vary from lot to lot, the dock envelope can change greatly between properties. Ameren can require a property owner to obtain a survey if there is any question about the location of permit items. There may be dock location agreements or easements granted to or by another property owner that you need to research before purchasing.

When ownership of a lakefront property with Ameren permits changes; Ameren must be notified, and the existing permit(s) should be transferred to the new owner. An electrical inspection completed and approved by the appropriate authority within the previous 12 months must be submitted with the permit transfer. If this inspection shows items not in compliance; those items must be corrected with an approval issued before Ameren will process the transfer. Existing permit numbers stay with the property, they are NOT transferred with the dock. Any new construction, replacement or modification of existing docks must be permitted.

These are the type of issues that a good Broker will keep you informed about and walk you through any vital procedures to help you maintain your property's value. There are many unseen items beyond the house size, condition and location that you need to be aware of when making a purchase.

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 have interest in a career in real estate or would like Michael's assistance in the sale or purchase of property, you can reach him at 573.365.SOLD or cme@yourlake.com. View thousands of lake area listings at www.YourLake.com

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Managing Rental Property

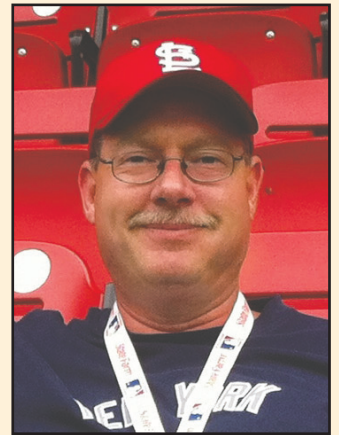
The benefits of professional management

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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Crossword Puzzle

THEME: 1980s LYRICS

ACROSS

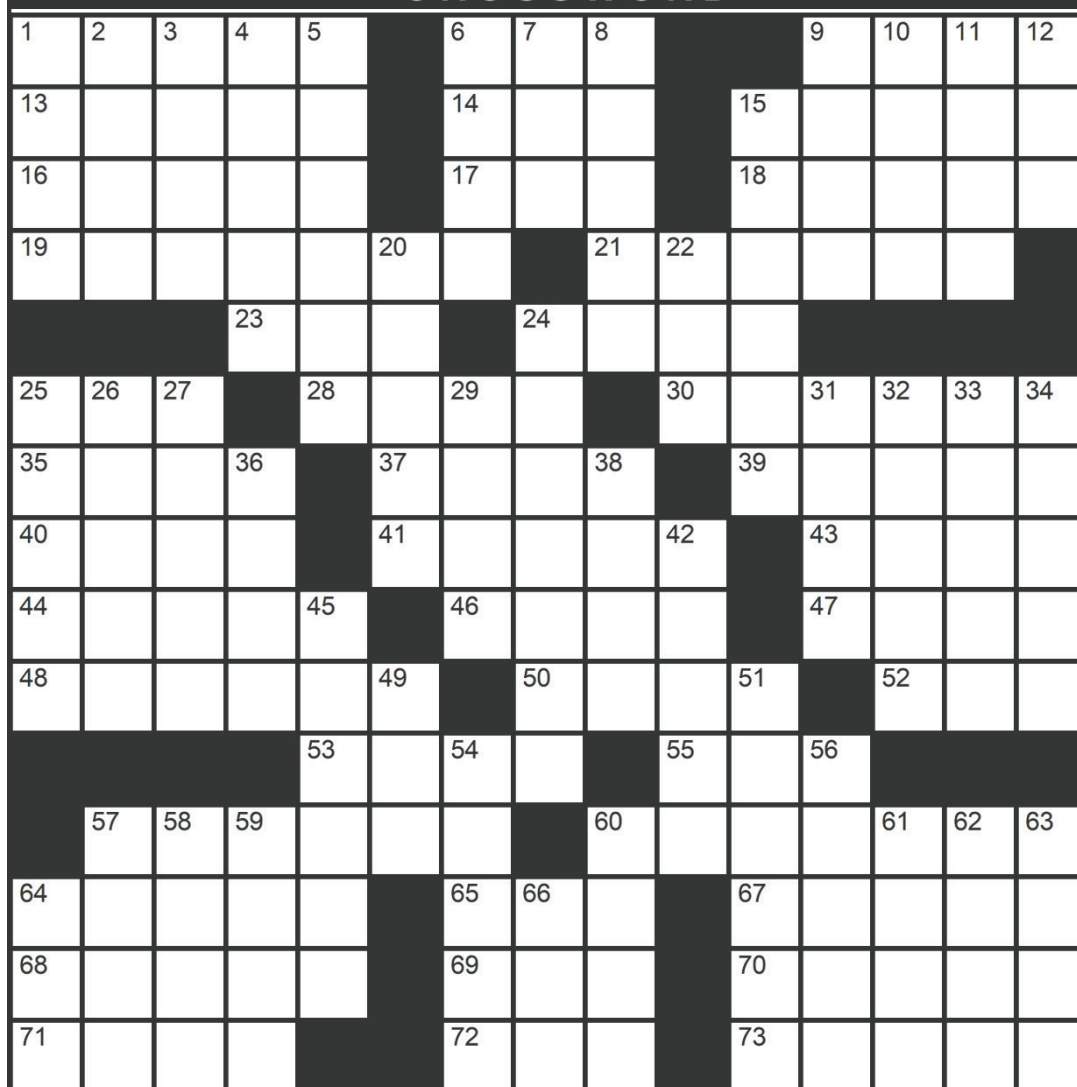
1. Lascaux and Mammoth, e.g.
6. At the stern
9. Eyeball rudely
13. Inuit boat
14. And not
15. Sing like Sinatra
16. Manicurist's file
17. Old-fashioned "before"
18. "If you _____, I won't cry. I won't waste one single day"
19. "Steve walks warily down the street with the brim pulled way _____"
21. "She's just a girl who claims I am _____"
23. "Play it, _____," from "Casablanca"
24. Boris Godunov, e.g.
25. "All right stop collaborate and listen, _____ is back..."
28. Between Phi and Kappa
30. Restriction limiting use of lights during air raid
35. J.D. Power awards competitors
37. "Oh, back on the chain _____"
39. Ann Patchett's novel "Bel _____"
40. Slightly
41. Algorithmic language
43. French "place"
44. Kind of potato masher
46. Brickowski's brick
47. Cleopatra's necklace
48. Canine's coat
50. Sol or fa
52. National Institutes of Health
53. "_____ Christmas, I gave you my heart"
55. Trinitrotoluene
57. "You were working as a waitress in a cocktail bar when I _____"
60. "I wanna dance with somebody, with somebody who _____"
64. Lithograph, for short
65. Holstein sound
67. Radio sign
68. Killed, like dragon
69. Commotion
70. Yiddish shrew
71. Sleep in rough accommodations
72. Gourmet mushroom
73. Cancel an edit, pl.

Solution page 22

DOWN

1. Whispered from a prompting booth
2. Shells and such
3. "Meeting you with a _____ to a kill"
4. Brings home the bacon
5. First U.S. space station
6. Again
7. "Hello, is it me you're looking _____?"
8. Weight of refuse and chaff, pl.
9. Black and white cookie
10. One from Goa
11. "And I'm never gonna make it like you do, making _____ out of nothing at all"
12. Compass reading
15. One of religious orders
20. Last letter of Greek alphabet
22. Experienced
24. Sine over cosine
25. "I long to see the sunlight in your hair and tell you time and time again how much _____"
26. Northwoods dwelling?
27. The Goldbergs sibling
29. "Cuase I'm your _____ cool one, and I'm built to please"
31. Scotch ingredient
32. Kitchen tear-jerker
33. Wombs
34. "Ooh, what's the matter with the crowd I'm seeing? Don't you know that they're out of _____?"
36. Petals holder
38. "Wake me up before you _____"
42. It creates instant millionaires
45. Count on, two words
49. One from Laos
51. Emissaries
54. Poison ivy or Poison oak
56. Religious doctrine
57. Venus de _____
58. Greek Hs
59. Not that
60. Pilot's stunt
61. Not loony
62. Catcher's gear
63. Geological time periods
64. Psychedelic acronym
66. Lyric poem

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Registration Locations

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Friday 18th
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Register to Win a New Road King from Lake of the Ozarks Harley-Davidson, customized by Vincent Custom Paint. Free to enter! Winner will be announced during fall Bikefest.



www.lakeoftheozarksbikenight.com



The Lake Area Chamber recently held a ribbon cutting for Thompson Roofing and Reconstruction at 479 Lower Business Park in Linn Creek. The ribbon cutting took place on July 22nd, 2020 at 11:30 am. Attendees included Thompson Roofing and Reconstruction staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their membership with the Lake Area Chamber, and the Grand Opening of their new offices in Linn Creek.

For more information, visit their website at roofmylakehouse.com or call (844)-877-ROOF.

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Crosswords Solution

Puzzle on page 21

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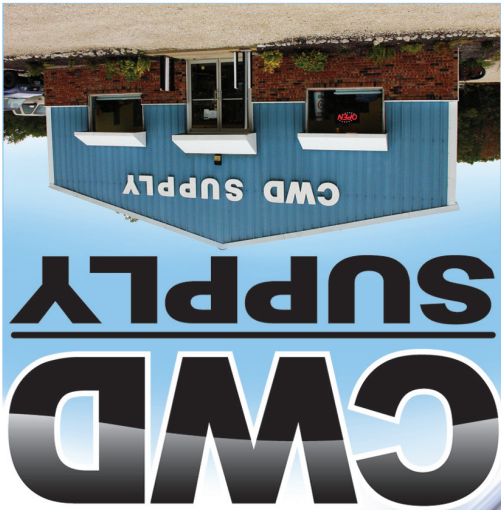
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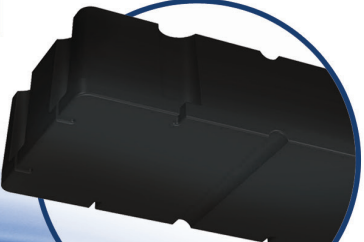
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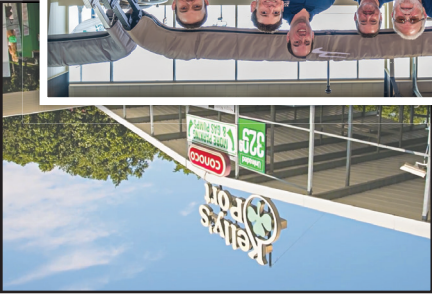
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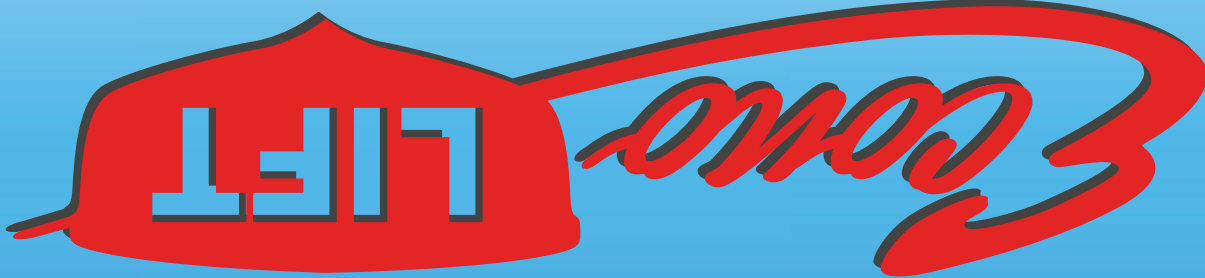
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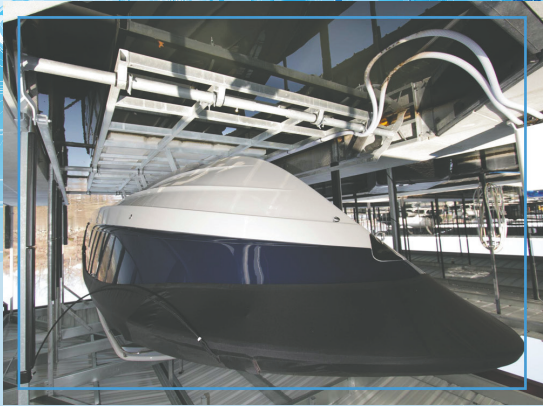


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