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Robocaller Bill

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Crossword

Fill in the blanks on: 19 Solution: 16

More workforce housing could be coming soon to Lake Ozark

By Nancy Zoellner

When the Missouri Housing Development Commission (MHDC) first came to the City of Lake Ozark a few years ago, the

opment Group, developer of Fish Haven Apartments and Fish Haven Estates retirement community, is planning to expand the footprint of affordable housing

zone Fish Haven Subdivision Plat 3 – 19 parcels of land along Fish Haven Road, Hickory Drive and Forest Hills Road – from Manufacturing Home Park Residential

sen. Because developers don't have to pay back a mortgage, they can afford to charge lower rent.

Pete Ramsel, representing Briscoe, said that private equity will fund between 85 and 90 percent of the project; the balance will be borrowed. That will allow the two-bedroom units to rent for between \$500 and \$600 per month, and the three-bedroom units to rent for \$550-\$650 per month. Only those below certain income levels will qualify.

"If people make too much money they can't live there. There is no rental assistance. The difference between low-income housing and affordable housing is that these people live in the community, work in the community and pay rent," Ramsel said. Fish Haven Apartments, which opened in early 2016, have similar income requirements. Fish Haven Estates, the senior living community across from the apartment complex, also has income requirements. That project opened in early 2018 as Phase 2.

According to the MHDC, to qualify, proposed housing developments must:

- Meet a demonstrated affordable housing need;
- Provide housing for low-income persons and families;
- Demonstrate local support;
- Leverage tax credit funding with other financing and/or rental assistance;

continues on page 18



goal was to enable growth. The city couldn't grow any more until it had housing for employees.

Now Lake Ozark is at a point where sustainability – their ability to keep what they've got – hinges upon expanding the housing supply in the city, particularly in the "affordable" price range.

Harrison Fry, assistant city administrator for Lake Ozark, said that's why they were so pleased to learn the Briscoe Ozark Development

Group was planning to build two 20-unit complexes adjacent to Fish Haven Apartments.

The plan calls for one of the proposed buildings to be located at Fish Haven and Hickory Drive. The second would be located on South Fish Haven just west of Fish Haven Estates.

To further that project along, in August, the board of aldermen approved an ordinance to re-

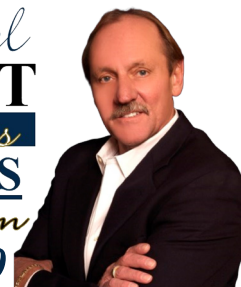
zone and R-1 Low Density Residential to R-3 Multi-Family Residential.

The next hurdle for the developer will be to obtain tax credits from the MHDC. The state's Low Income Housing Tax Credit program allows federal and state tax credits to be sold to investors who pay millions of dollars in income taxes. Those investors buy the tax credits on a dollar-per-dollar basis and then the state awards that money to projects that are cho-

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Armchair Pilot

By Nancy Zoellner

SO MUCH FOR VACCINATIONS

– or vaccination “passports.” As of the end of August, Centers for Disease Control (CDC) guidelines stated, “at this time, all air passengers (even returning U.S. citizens) traveling to the US, regardless of vaccination or antibody status, are required to provide a negative COVID-19 test result or documentation of recovery.” According to the CDC, those travelers will need to get tested no more than three days before they travel by air back into the U.S. (land travel does not have the same requirements) and travelers must show their negative result to the airline before boarding their flight, or be prepared to show proof of a recent positive viral test taken within the three months before the flight, as well as a letter from their healthcare provider or a public health official stating that they were cleared to travel. A positive test result for documentation of recovery from COVID-19 must show the specimen was collected within the 3 months before the flight. Those traveling in the United States did not need to get tested before or after travel, or self-quarantine after travel. In addition, travelers don't need to get tested before leaving the United States, unless their destination requires it. Although not required, the CDC recommends getting tested three to five days after international travel.

PLAN TO CONTINUE WEARING masks while flying. In mid-August, the Transportation Security Administration extended its federal mask mandate until January 2022. That means all travelers aged 2 and older are required to wear face coverings on all public transportation. The mandate was previously set to run out Sept. 13. But now airlines are becoming finicky about those masks. About the same time the mandate was extended, several international carriers banned fabric face masks onboard. Instead, they are now requiring fliers to wear surgical masks, N95 masks or respirator masks. And LATAM Airlines requires passengers passing through Lima – even those who don't step off the plane – to double mask. Domestic carriers have also placed restrictions on the types of

face coverings allowed. Some prohibit bandanas, scarves and even gaiters, which are typically easier for children to wear. Because the mandates vary, check with your carrier before heading to the airport.

ECONOMY CLASS TRAVELERS

will have to continue flying sober. American Airlines announced in mid-August that it would be suspending alcohol service to passengers seated in that section until January 2022 – the same time the mask mandate is set to end. Also like the mask mandate, the current suspension of alcohol sales in economy travelers was to expire in September. Overconsumption of alcoholic beverages has been blamed for the unruly behavior exhibited by travelers since the mask requirements began. In the meantime, some airlines are working with the Federal Aviation Administration (FAA) to stop the sale of to-go alcohol – drinks served in plastic cups – at airports around the country. Passengers have been allowed to take their drinks with them to terminal and boarding areas.

AS A RESULT OF UNRULY behavior, the FAA has issued fines of more than \$1 million. By law, the FAA may assess civil penalties up to \$27,500. Criminal penalties can bring fines of up to \$250,000 and/or up to three years imprisonment. Some may wrongly assume they can ignore the fines. If a respondent does not pay the civil penalty imposed within 60 days after notification, the FAA may refer the order to the United States Department of Treasury or Department of Justice to collect the civil penalty.

BEFORE BOOKING A FLIGHT

to an international vacation destination, check <https://travel.state.gov>. Since August 1, the U.S. State Department has issued 81 travel advisories. Some are due to high COVID rates; some are due to high crime rates. A Do Not Travel advisory was issued for the Bahamas for both. COVID has allegedly gotten so bad that an 8 p.m. to 5 a.m. curfew has been put into place in some areas. The warning also states jet-ski operators have been known to commit sexual assaults against tourists. As a result, U.S. government personnel are not permitted to use independently operated jet-ski rentals on New Providence and Paradise Islands. The Level 4 “Do Not Travel” advisory for Russia – is in response to unlawful treatment

of Americans. The Russian travel warning states U.S. citizens have been interrogated without cause, arrested on spurious charges, denied fair treatment, and convicted in secret trials without presenting evidence.

THE U.S. EMBASSY is warning travelers in El Salvador to beware of a different kind of danger – this one along the country's Pacific coast beaches, where several U.S. citizens have died this year while swimming. Strong undertows and currents make the beaches dangerous even for experienced swimmers and lifeguards are few and far between. The report suggests swimming where the local residents swim and avoid beaches they're avoiding.

VACCINATIONS ARE becoming mandatory for many airlines. United was the first domestic carrier to adopt the policy, stating all employees must get vaccinated against COVID-19 no later than Oct. 25 or risk termination. In late August, Air Canada announced that all of its employees would be required to receive the vaccination by October 30. The airline also changed hiring policy, making full vaccination a condition of employment. Around the same time, Delta announced that, effective immediately, unvaccinated employees will be required to wear masks in all indoor Delta settings; beginning in September, they will have to undergo weekly COVID-19 testing and in November, they will start getting charged a \$200 monthly surcharge on their Delta healthcare plan. In addition, as of September 30, COVID pay protection will only be provided to fully vaccinated employees who are experiencing a breakthrough infection.

JUDGING BY THE UNRULY behavior and the fines issued by the FAA, you wouldn't believe it, but those responding to the J.D. Power 2021 North America Airline Satisfaction Study said their level of satisfaction is higher. The elimination of many charges and fees, increased attentiveness of flight crews and ticket flexibility helped the industry achieve new heights as passenger satisfaction climbed 28 points to 820 (on a 1,000-point scale) over the previous year. Delta Air Lines ranked highest in customer satisfaction with a score of 860. With 856 points, Southwest Airlines ranked second, and Jet-Blue Airways ranked third with 849 points.

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2021 continues to be a year of celebrations

By Nancy Zoellner

In May, the Lake of the Ozarks celebrated the 90th anniversary of the completion of Bagnell Dam and the beginning of tourism. The lake was open to travel May 30, 1931.

In July, the Four Seasons Lakesites Property Owner Association, Inc., which encompasses approximately 7,200 properties on more than 5,000 acres, celebrated the 50th anniversary of its formation.

In August, Missouri celebrated its bicentennial birthday as the 24th state to join the Union.

In December, the cities of Lake Ozark and Osage Beach will celebrate the 10th anniversary of the openings of Route 242 and the completion of U.S. 54 Expressway. The first phase of the Expressway project, from Business Route 54 to the Grand Glaize Bridge, was completed in fall 2010. The second phase, from the Grand Glaize Bridge to Route KK, was completed and

opened to traffic Thanksgiving weekend 2011.

"This is certainly one of the greatest days in Lake Ozark's history," then Lake Ozark Mayor Johnnie Franzekos said to the crowd of a couple hundred gathered for the ribbon cutting. "It's been a long, long process to get to this point but well worth the effort. I have to admit, when MoDOT told us this project would be completed in a year, I said 'No way!' But here we are, less than a year later, celebrating this wonderful event."

Just 11 months earlier, he and many of the same officials attended a groundbreaking ceremony for the 1.8-mile, four-lane divided roadway. George Stanton, head of the Horseshoe Bend Transportation District, and the Stanton Trust, which donated land for the project, had long-before envisioned the road and, in recent years, spent many thousands of dollars on engineering and environmental studies to see it come to

pass. However, the downturn in the economy in 2008 and 2009 brought those plans to a halt. The road finally became a certainty in 2010 when Gov. Jay Nixon awarded to the city of Lake Ozark a \$4-million Community Development Block Grant through the state Department of Economic Development, and the Missouri Department of Transportation (MoDOT) agreed to put up \$8.6 million, \$2 million of which was pledged by former Sen. Kit Bond.

Franzekos, who actively worked with property owners along 242 to secure right-of-way, and with legislators, the Department of Economic Development, and MoDOT to obtain funding, said he's still proud to say they were able to see the project through to completion without any direct city funding. "The icing on the cake is that we didn't add the road to the city's system so while we get to enjoy the road, we don't have to maintain it," he said.

Projections made at the time were based on development along Route 242, so they were high. MoDOT District Engineer Bob Lynch said traffic currently averages 5,300 vehicles per day. However, that could soon change. In August, the Lake Ozark Board of Aldermen approved an ordinance rezoning property fronting Route 242 from R-1 Low-Density Residential to C-2 General Commercial at the request of Briscoe Ozarks Development Group. Ryan Fuller, representing McClure Engineering, said the development group does not have a specific client interested in the Route 242 property, but feels the change will help them market the area to potential clients.

Former Osage Beach Mayor Penny Lyons also spoke at the 2011 ceremony, saying the new roads would lead the area into greater prosperity and Jerry Hawken, president of the Lake Area Chamber of Commerce, quipped that the

Lake's road system had come a long way from the days of motor homes rubbing railings and knocking off parts on the earlier – and narrower – version of the Grand Glaize Bridge. He and Lyons also mused about the days that a "fender bender" would result in a traffic back-up that extended all the way to Camdenton.

A traffic study done prior to 2011 found that more than 43,000 vehicles were using the old, four-lane highway every day during peak summer tourist months. Engineers projected traffic levels would increase to 65,000 vehicles per day by 2028. Lynch said although a traffic counter is in place on the Osage Beach Parkway near Taco Bell, MoDOT has not set up another counter to measure the traffic that continues west on the Expressway instead of exiting at Lake Ozark. However, based on other counters, he said it was possible that traffic could hit the projected 65,000.

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"Insurance Talk"

*with Belinda Brenizer of
Golden Rule Insurance*

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Belinda Brenizer CIC,RWCS

Umbrella forms do vary so be sure to check out the wording as some are just "excess policies" that will trigger only when the underlying policies are exhausted and some are true umbrellas that will provide true unlimited defense payment and drop down even if no underlying for first dollar coverage on specific situations that you might not have a specific policy underlying and cover a loss that your underlying may not cover. I also so suggest that you place the umbrella with the same carrier that does your underlying auto and liability coverage.

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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.

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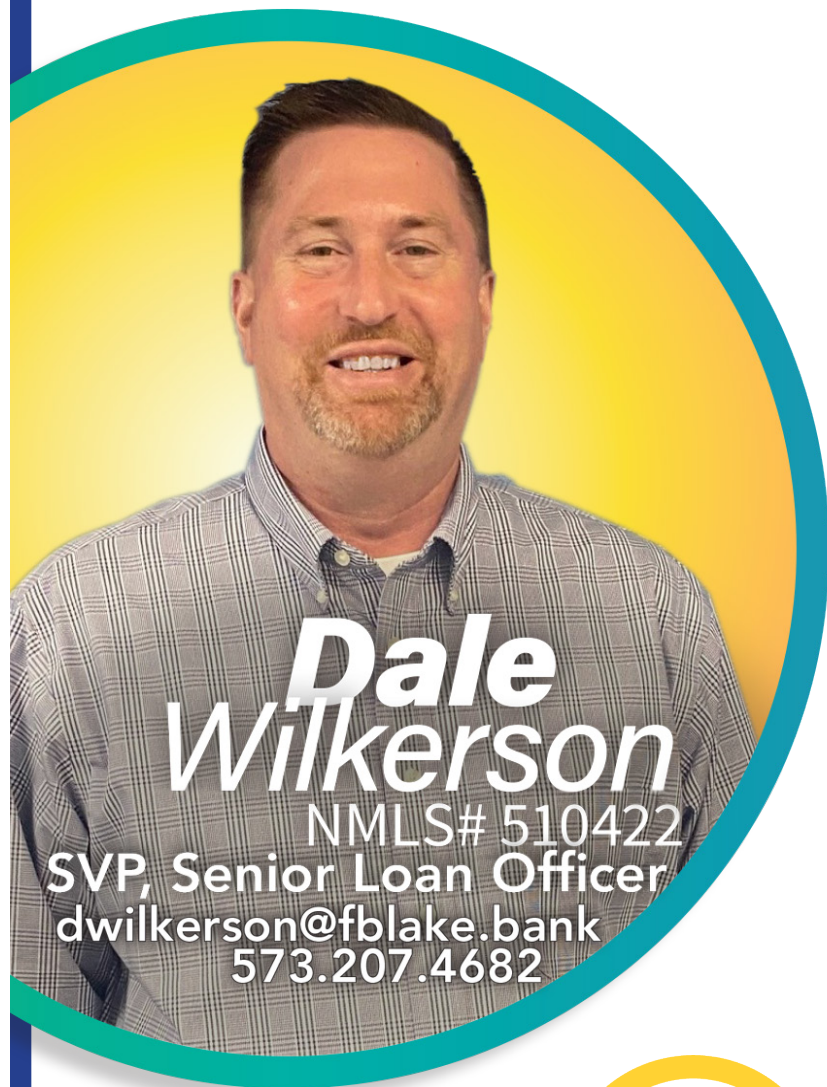
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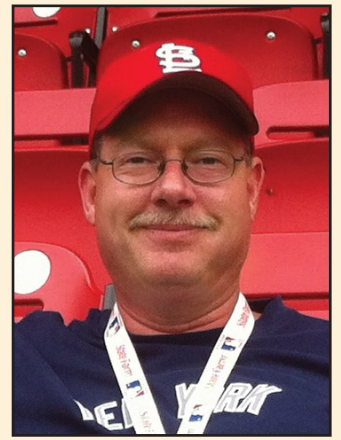
Managing Rental Property Keeping it Simple

A few years ago, we decided to rebrand around our theme of keeping things simple. We try to make everything as simple as possible for our guests including paperless contracts and keyless entry for all of our properties. This came in very handy when Covid-19 hit! No contracts to handle and virtual check-ins for our arriving guests were already a part of how we did business. We didn't have to change anything or learn new ways of doing business.

Thinking along those same lines, as a property owner, you should keep things as simple as possible. By doing so you will help eliminate costly maintenance and frustrated guests. The more complicated something is to use or the more bells and whistles that it has, the more things that can go wrong. It can be nice to have a blender with 40 different speeds, a smart coffee pot that can be programmed to have coffee waiting for you, a large stereo system to hook to your television, washers and dryers with 20 different functions, etc. etc.

However, many of these items are difficult to use, will confuse many guests who get frustrated with the devices, or they are expensive to have someone look at and repair. Keep that in mind when looking at items for your rental property. By keeping it simple there are less problems, less confused guests and less upkeep and maintenance.

Smart items are becoming more and more popular. In some cases, they make sense and in some cases they don't. We use a keyless entry lock that is not connected to WIFI. The reason that we do not use the WIFI lock is that there are times that the internet and WIFI don't work. When that happens, you cannot change the code for the next guest



Russell Burdette

or use any of the other smart functions. While that does not happen very often, it has happened enough times that we have learned our lesson. Since we inspect each property prior to guest arrival it is easy enough for us to program the lock at the property. If you are managing your property remotely, that may not be an option.

Another convenience is a smart thermostat. This can be a great benefit during the winter allowing you to monitor the temperature inside your home or condo. However, you have some of the same issues. If the WIFI goes out then you cannot monitor or change the temperature.

We would suggest, that in most cases (but not all) that you should seek to keep things as simple as possible for your guests. This will cut down on confusion, your maintenance calls and general question calls if everything is just easier to use.

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



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Bill introduced punishes robocallers

By Nancy Zoellner

"Hello. This is Amazon calling for authorization to complete the \$999 transaction on the purchase you recently made."

That was the pre-recorded greeting on the call recently received by this journalist. However, the caller ID showed that

tice, called "spoofing," was used billions of times last year in the United States. Although some "robocalls," such as campaign calls or snow day alerts from school districts, are allowed, the majority aren't and many, such as the "Amazon" call, are outright scams.



instead of Amazon, the call was actually coming from a named person with a local cell phone number. Since no "\$999 purchase" was made from Amazon - or anywhere else - after hanging up, a return call was made to the number.

"Nope - it wasn't me. It's a scam. I hope nobody falls for it," the man from Lake Ozark said. "I'd like to figure out how to stop my number from being used but I was told it's all computerized."

According to ATT, technology allows calling parties to disguise their identity by using numbers they're not allowed to use - numbers of government agencies, legitimate businesses, or local numbers - to get people to answer the calls. The prac-

That's why in early August, Congresswoman Deborah Ross (NC-02) and Congressman David Kustoff (TN-08) introduced the Deter Obnoxious, Nefarious, and Outrageous Telephone Calls (DO NOT Call) Act. The bipartisan legislation is designed to deter robocalls by creating stricter penalties for companies and individuals who engage in the practice.

In a press release, Kustoff explained that the bill would give more authority to the judicial system to protect Americans from being scammed and defrauded. Under the proposed legislation, fines of up to \$20,000 (double what was previously allowed), and jail time of up to

continues on page 13



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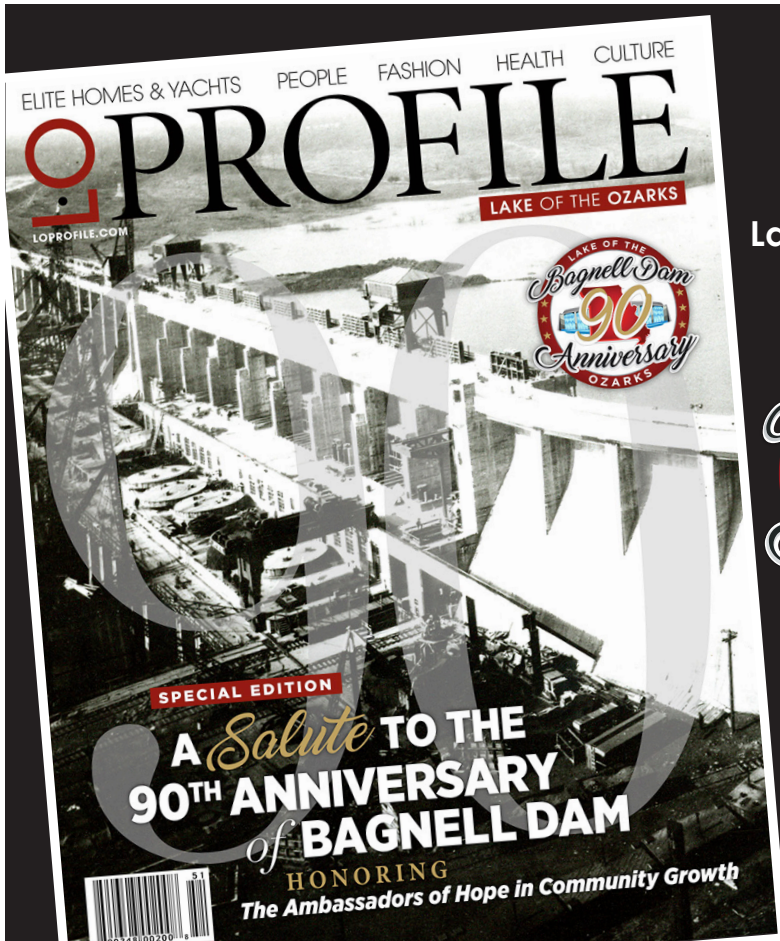
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A Matter of Trust

Investing in the Modern World

Baby boomers are the wealthiest generation in history, worth approximately \$48 trillion. Over the coming decades, their wealth will be passed on to Gen Xers and Millennials. At the same time, veteran wealth managers are stepping into retirement. With wealth and the management of that wealth in transition, so too are the drivers behind investment decisions.

In today's economy, cultural and socio-economic issues have given the consumer and individual investor a voice in corporate boardrooms. Large mutual fund managers and pension funds are taking their clients' environmental, social and governance (ESG) concerns and demanding implementation of better corporate practices. In the modern world, well-run companies that manage ESG risks have a better chance at securing financing to fund future growth.

ESG encompasses factors such as how a company manages its carbon emissions, uses of renewable energy, fair trade ingredient sourcing, workforce development and labor standards, equal pay initiatives and anticorruption practices, to name a few. The E, S and G are referred to as "sustainability" initiatives and help tell the story of how a company will remain competitive in the future.

For investors, ESG risk analysis serves as a framework and overlay to traditional security analysis that dives much deeper into a company's operations. These risks may be hard to quantify because they do not typically show up on financial statements. Companies that fail to mitigate ESG risks could experience a lasting and meaningful impact on their bottom lines and fail to attract capital from the new investors.

A seismic shift toward ESG-focused strategies is underway. At the beginning of 2018, it was estimated that roughly \$12 trillion of managed assets in the U.S. had implemented ESG



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager screens. This figure is up \$4 trillion from 2016 and \$8 trillion from 2012. Mutual fund companies have seen record inflows over the last three years into ESG strategies.

A large study on over 2,000 ESG portfolios showed that returns are comparable with non-ESG focused portfolios. The study further found that more than 85% of companies with sustainability practices had better operational performance and cash flow. Overall, the results showed that sustainability initiatives ultimately had a neutral or positive effect on investment returns.

The expectation is not necessarily for ESG portfolios to outperform non-ESG portfolios; but rather for investors to match their personal values with competitive returns while creating a better world in which to retire. Companies must embrace ESG factors if they want to attract capital and remain competitive in the modern world.

Central Trust Company offers a comprehensive ESG portfolio suite that may better align with your values. To learn more on this topic and other portfolio information, please contact Bart Schulte at (573) 302-2474 or bart.schulte@centraltrust.net.

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

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Detour ahead - Construction to close Bagnell Dam

By Nancy Zoellner

Motorists heading planning to head north on Highway 54 via the Bagnell Dam Strip will need to take an alternate route after Labor Day.

Beginning September 7, a rehabilitation project on the Business 54 Bagnell Dam Bridge over the Osage River will be underway. The existing bridge, built in 1929 as part of the construction of the Bagnell Dam, needs repair and the work can't be done without closing the roadway to traffic.

According to the Missouri Department of Transportation, the project will repair the bridge deck, expansion joints and barrier walls, replace the bridge driving surface and repair the adjacent sidewalk.

As part of the project, all loose or bad concrete will be removed over the spill gates and the cleaned-up area will get an overlay. A new membrane will be installed at the steel plate joints to keep water from seeping down below. And the areas of the sidewalk and the curb where the concrete has deteriorated will be repaired.

The work will be done by Concrete Strategies, LLC., which submitted the low bid of \$1,611,862.

District 5 Engineer Bob Lynch said if the weather cooperates and everything goes as planned, the project should be wrapped up around the beginning of December.

State Route 242 will be the detour route for traffic while the bridge is closed; signage and traffic control and social media will be used to remind motorists of the closure.

"We want to inform motorists but we also don't want to discourage people from driving down the Strip and visiting the businesses there so we're still working on how we're go-

Union Electric (now Ameren) was creating the Lake, they formed an agreement with the Missouri Highway Commission for all the bridges that would be needed - this one, on

The bridge will not be widened as part of the project. Lynch said in addition to taking away the historic nature of the bridge, eliminating the sidewalk would eliminate ac-

For newcomers to Lake of the Ozarks:

In a typical year, the 148-foot-tall, ½-mile long concrete gravity dam produces more than 500 million kilowatt



A drive across Bagnell Dam Bridge will reveal numerous areas in need of repair. Photo: Willman

ing to do that," Lynch said.

In an earlier interview, he explained that while most people think they're driving on the dam, they're not. They're actually driving on a separate bridge held up by girders, which are supported by a foundation that's attached to the dam.

"You can see the structure if you go below the dam and look for it. It's just like a normal bridge, except it's attached to the dam as opposed to sitting on the ground," Lynch said, adding that the bridge was built in unison with the dam. "When

Highway 54 in Osage Beach and in Camdenton, and the bridges on Highway 5 - those were all set in place. The agreement for the bridge over the dam states that Ameren will maintain what I call the substructure of the bridge - the girder portion - and we maintain everything above that, which includes the deck and the barrier walls. There are a few more details, but that's a quick description of who is responsible for what. So the bridge is part of the state system and it is something MoDOT has always been responsible for."

cess that's always been there.

For more information and updates about this project or other transportation-related matters, call 1-888-ASK-MoDOT (275-6636) or visit www.modot.org/Bagnell-DamBridge. Follow the MoDOT Central Missouri District on Facebook and Twitter for project updates.

According to a road study conducted in 2019 by Cochran Engineering, some 41,000 vehicles - or 569.4 per hour - traveled on Bagnell Dam Boulevard during Memorial Day weekend.

hours of electricity - enough to supply the needs of nearly 42,000 average households.

Comparable to a building 12 stories high and seven blocks long, Bagnell Dam was the largest - and last - major dam in the U.S. to be built with private investment.

Bagnell Dam holds back 600 billion gallons of water - which covers some 86 square miles in four counties.

Bagnell Dam got its name from William Bagnell, a railroad man who platted a town bearing his name on June 30, 1883.

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It's the time of year to think about protecting your second home and boat while you're away

By Nancy Zoellner

In mid-August, officers with the Osage Beach Police Department were dispatched to a marina in reference to subjects trespassing on docks where boats were kept in rented slips. After locating the men and questioning them, officers found that they had stolen alcohol and coolers from nine or 10 different boats docked at the marina – including one boat that was occupied by a family.

OB Police Lt. Michael O'Day said with fall coming, children returning to school and fewer trips being made to Lake of the Ozarks, boat and second-home owners need to take steps to protect their property while they're away.

"This time it was just alcohol, but I've seen people leave 40 and 50-inch TVs on their boats with just a cover over the back. That's not good. People need to take everything of any value out of their boats and off their docks and decks and lock it all up in a

safe place before heading home – every time – but especially when leaving for the season," he advised. "If they don't, you can bet that around March or April, when people start returning, we'll be getting phone calls that items have been stolen."



Although the PD still performs short-term vacation checks, because of the growth in the area and the increase in calls, they no longer provide winter-long home checks.

However, O'Day said there

are simple things that homeowners can do to safeguard their homes – things like picking up any keys that have left outside over the summer for delivery people and making sure all windows and doors are locked before leaving. Putting

lights on timers is a good practice if you can vary the times the lights turn on and off. Otherwise, just like Harry and Marv, the "Wet Bandits" in the movie "Home Alone," when burglars can set their watches by your

light schedules, it's a sure tipoff that nobody is around.

Hiring someone trusted to regularly check the property is a good way to keep peace of mind and deter burglars.

"Make sure they collect the newspapers or junk mail that may have been left in the mailbox and pick up anything left on the lawn. You can also install do-it-yourself security systems to keep an eye on things. I've seen systems in our local stores that have from one or two cameras all the way up to 12. It's pretty amazing to see what you can do with some of the new technology. You can install cameras on your dock or outside and inside your home and watch them from your smartphone when you're back home in Illinois," he said.

And if you're not familiar with technology or not sure if you can set everything up correctly, O'Day said there are several companies at the Lake that can install the systems for you.

Some systems are monitored continuously – some can even notify law enforcement if a person enters the house without using the code.

"Having dealt with security systems over the years, I know you can put up cameras that you think are perfectly positioned only to find out the back lighting keeps the person from being seen – or the area is too dark or too light for the camera to focus. Sometimes it's better to let someone who knows what they're doing handle it," he said.

"Something that a lot of people don't think about is posting on social media that they're going to be gone – especially when people post on sites like Lake Area Happenings that their house is empty and available to rent and they include the address. That's really a bad idea. Criminals follow social media just as much as everybody else. Having interviewed burglars in the past, I know they watch things."



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As business owners, we know we need a website. We also invest in advertising to drive people to that website: radio, social media, billboards, TV, print, etc. But what happens next? Most business owners expect website visitors to call them. Unfortunately, that isn't realistic. In fact, only about 2% of website visitors decide to buy on their first visit. The other 98% are interested in your business, but they aren't ready to commit. If your website doesn't have a way to capture their information, then you could be losing a lot of potential business.

Most Effective Lead Generators

People don't want to be "sold to". They aren't ready to fill out a contact form or pick up the phone. Simply, they don't want to talk to a real person yet. At this point, they are in "research" mode. The best lead generator to capture website visitors' information is something low-commitment, like lead magnets.

What are Lead Magnets?

Lead magnets are highly visual downloads that include quality content your target demographic wants to know. A great lead magnet offers something valuable enough to your website visitors that they are willing to trade their email address for it. Implementing these on your website allows you to build an email list from the traffic that visits your website.

Designing Your Lead Magnets

When creating a lead magnet, you should think in terms of what content your target audience craves. Start by considering who visits your website and the problems you know they are having. Once you know the challenges they're facing, you can brainstorm downloadable resources that would help them address or overcome those obstacles.



Alycia Conrad

You're Collecting Leads and Building Your List... Now What?

Your lead magnet is up and running, and you're collecting contact information from leads in your specific target market... Now it's time to follow-up. Every lead magnet on your website should be paired with a nurturing funnel to effectively build trust with your contacts and guide them into becoming a paying customer.

What is a Nurturing Funnel?

A nurturing funnel is an email campaign geared toward the people who downloaded your lead magnet. The purpose of these emails is to familiarize potential customers with how you solve their problem, make them feel comfortable enough to reach out and ask questions, and gently nurture them into investing with you. Another important aspect to any nurturing funnel is that it's fully automated. Manually sending multiple emails out to each lead would require a lot of detailed planning, time, and attention. Instead, an automated campaign fires off emails in an established sequence so you get to build relationships and convert business while you sleep.

If you have any questions about this topic, we are always happy to help!

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Robocaller Bill Introduced

continued from page 9
3 years can be handed out to those found guilty of violating the law.

"Robocalls have skyrocketed in the past few years, posing serious threats to consumers—especially to older Americans. With a changing technological landscape, malicious actors and companies are increasingly able to extract sensitive personal information to defraud and scam victims," said Ross.

According to YouMail, a free robocall blocking app for mobile phones, the highest number of calls were made to residents of Washington D.C., who averaged an estimated 423 robocalls per person per year or roughly 1.2 per day. They reported that Missouri residents averaged some 119 calls per person.

Although not all scams originated with a phone call, in 2020, the FBI's Internet Crime Complaint Center (IC3) reported receiving a total of 791,790 complaints with reported losses exceeding \$4.1 billion. Based

on the information provided in the complaints, approximately 28 percent of the total fraud losses were sustained by victims over the age of 60, resulting in approximately \$1 billion in losses to seniors – an increase of approximately \$300 million in losses over 2019. The average dollar loss is \$9,175 but 1,921 victims lost more than \$100,000.

To help limit telemarketing calls from legitimate telemarketers, add your number to the Missouri No Call list by visiting <https://ago.mo.gov/app/NoCallRegistration>, and the National Do Not Call list at <https://www.donotcall.gov/>. Unfortunately, according to the Missouri Attorney General's Office, illegitimate calls frequently originate overseas and are dialed by a computer, then rerouted several times to make them extremely difficult to track.

Installing call-blocking apps on mobile phones can help cut down their frequency. According to YouMail, their

app blocks unwanted robocalls by making sure the user's phone doesn't ring, and then plays an out-of-service message that leads the caller to think they dialed an invalid number. YouMail identifies problematic numbers and robocalls using a combination of its recently patented audio fingerprinting technology, call patterns, and consumer feedback.

AT&T offers several solutions for customers, including AT&T Mobile Security and AT&T Call Protect, free services that automatically block fraud calls, provide screen alerts for suspected spam calls and help protect smartphones from potential threats.

AT&T Phone (home phone) customers can block unwanted calls from up to 100 numbers by pressing *61 after their most recent unwanted incoming call. Customers can also set up and edit a call block list online through their myAT&T account.



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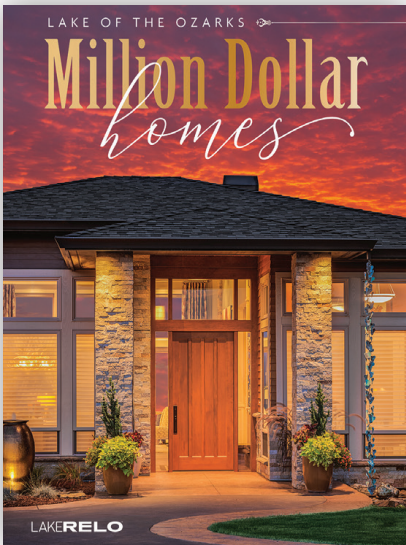
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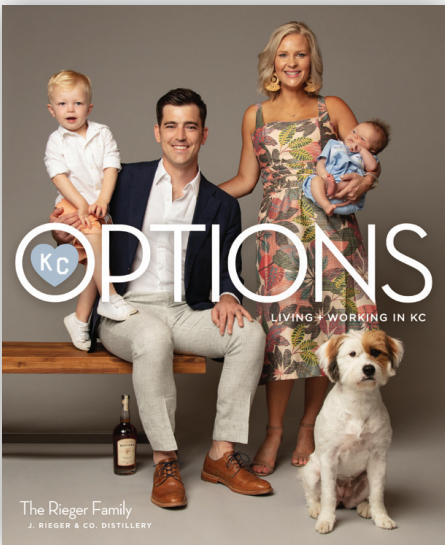
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Lake Ozark mayor looks for a new city administrator

By Nancy Zoellner

In July, some three months after being sworn into office, Mayor Dennis Newberry announced that he would be forming a committee to search for a replacement for City Administrator Dave Van Dee, who is retiring this fall. Newberry's announcement caused quite a stir among aldermen, who said they felt the assistant city administrator Harrison Fry should be the one to fill the position.

Fry was hired more than a year earlier after a nationally advertised search was conducted by the executive recruitment firm Baker Tilly at the cost of \$22,000. The firm considered more than 20 candidates before narrowing the search down to two. Following an in-depth interview with the mayor, board of aldermen and city administrator, the board voted to offer the job to Fry, and he accepted. The other candidate dropped out at the last minute.

Originally from Tennessee, Fry, who received both his master's degree in Public Administration and bachelor's degree in Management from Murray State University in Murray Kentucky, had recently completed a city management internship with the city of Paducah, Kentucky. While working with Paducah, a community of 25,000, he performed policy review, conducted research and budget analysis, and assisted the city's leadership team with a variety of special projects and strategic planning initiatives.

"I knew I would be retiring soon and shared that with the board early in 2019. After Gerry Murawski was elected mayor that April, he asked me to stay on until the end of his term. I agreed but made it clear that would be the last time, so in November, the board voted to hire Baker Tilly," Van Dee explained, adding that, at that time, he strongly encouraged revising the job description to place more focus on community planning and development. He said he felt that would provide a more coordinated approach to implementing the goals of the comprehensive plan and development

of a strategic plan for future growth when he stepped down. With the recommendation of the mayor and approval of the board, the assistant city administrator could then serve in either an interim capacity of fill his vacated position.

"It's difficult to come into an area like this that depends on five to six months of tourism to support the city on a year-round basis. When I took the job in 2009, the city was almost bankrupt. It's taken several years, but through careful planning and budgeting, we've been able to turn that around. Harrison has seen the ebb and flow of the finances and has a good grasp on what it will take to keep this city moving in the right direction and maintain the stability of city operations."

Newberry said his search committee would consist of two aldermen, two Lake Ozark business owners and two residents. He asked Alderman Pat Thompson to serve on the committee, review the applications and recommend Van Dee's replacement. She said she agreed to do that. She also said Newberry told her that while he would oversee the committee and take its recommendation to the board of aldermen, he would not vote.

Fry said one of those applications would be his.

"I feel like I'm doing a good job and bring value to the team so as long as I feel that way, I have no plans to leave. I'm getting married in a couple months and my fiancée has just accepted a job here in Missouri. We both love the Lake and we're excited to be here, so my intention is that, if I don't get the city administrator job and they'll keep me on board, I'm thrilled to stay. I've really fallen in love with the Lake and the work I'm able to do here and I have no plans to change that," he said.

Fry quickly integrated himself into the community.

He sits on the Board of Directors for the Lake of the Ozarks Regional Economic Development Council and has attended meetings of the Community Development Corporation for Camden, Laclede, Miller, and Morgan counties, which

is working to create affordable funding options for housing. He meets regularly with other city administrators and planners in the region to share best practices, and he stays involved with the City Management Association, and is helping plan their January 2022 conference.

Fry has also gotten very involved with the Young Professionals of the Lake, part of the Lake Area Chamber of Commerce, and he volunteers with

the Chamber when time allows. Fry also recently agreed to serve on Lake Regional Health System's Development Council to help raise money for the planned cancer and heart care tower. He has also participated in other fundraisers.

"I'm not particularly involved with anything not tied to my job, but I do care about my community and like to spend my time doing what I can to help make it better," he said.

City Clerk Kathy Vance said she has seen only a handful of applications come in for the job, which is advertised on the city's website, on the Illinois City/County Management Association website, and on a couple other online job search sites.

In the meantime, Newberry has established his own Lake Ozark Mayor website and Facebook page and has opened an office in the Crossings.



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Signs, signs, look at the signs

Several motorists ignored clearly posted No Parking signs during a recent event in Lake Ozark and their vehicles were towed.

The Shootout on the Strip Meet and Greet held Aug. 25 closed Bagnell Dam Blvd. (The Strip) from School Road to near Bagnell Dam. As a result, dozens of parking spaces were lost to the event and motorists were able to park outside the closed area on Bagnell Dam Blvd., in two large church parking lots, two parking lots at nearby School of the Osage facilities, and in a spacious area below Bagnell Dam Blvd. owned by Ameren Missouri. Shuttles were available throughout the day.

Despite those alternative parking areas, 13 motorists opted to ignore No Parking signs along Valley Road which is a service road parallel to Bagnell Dam Blvd. It's often used as an alternative route when The Strip is closed to thru traffic. Ultimate towing cost could be between \$200 and \$300. Lake Ozark Police Department officers did not issue any tickets so there was no revenue for the city.

"Valley Road has been posted No Parking for many years," Police Chief Gary Launderville said after the vehicles were towed. "It's obvious our visitors didn't take our ordinances seriously and thought our officers would turn a blind eye. We don't operate our department that way."

In addition to permanent, year-round No Parking signs, the

city adds temporary signs during special events to warn motorists.

Valley Road is narrow and winding. Parking in the No Parking areas reduces the width of the road to one-way and creates a safety hazard for other motorists. It's especially serious for emergency vehicles, Chief Launderville said.

"We always welcome visitors to our community and encourage our residents to shop and eat locally," Launderville said. "But we have to maintain a semblance of order for the safety of everyone. We simply can't and won't tolerate such an obvious violation of the law."

The next big event for Lake Ozark and the lake area is Bike-Fest Sept. 15-19. While there is no official closing of streets, there will be thousands of recreational motorcycle enthusiasts and visitors and parking is expected to be a premium.

Launderville said the same enforcement will apply at all future events as well.



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Mortgage \$ense

5 Ways to Save For a Down Payment

Saving for your first home can be a challenge. Not only do you need enough money for a decent down payment, but you will want to have a sizable amount in your savings account for emergencies as well. Today's blog from your Lake of the Ozarks mortgage lender provides some helpful ways to make sure you have enough money when it's time to get your mortgage.

1. Reduce Your Utility Bills.

While it may not seem like a lot to save a few dollars each month on your utility bills, those numbers add up over time. Make sure you turn off lights when you leave a room, and do not leave the water running while you are brushing your teeth. Set your thermostat just a few degrees higher during the summer and a few degrees lower in the winter to save on your electric bill. You can also adjust that thermostat while you are gone for the day to save even more. Think about all your bills to see how you might be able to trim those expenses, even just a little.

2. Cut Back On Grocery Expenses.

If you are like most Americans, you walk into the grocery store and make several impulse buys. Something looks great, but then you end up with a cart full of junk food and nothing that really goes together. Plus, if you buy too much perishable food, you could end up throwing stuff away because you cannot eat it all before it goes bad. To cut back on grocery waste and impulse buys, plan your meals before heading to the store. Make a list of what you need to get and try to stick to that list. You will be surprised at how much you can save on groceries just by doing some planning ahead. You also might consider looking for coupons, or planning your meals around the sale ads to save even more!

3. Pay Attention To Unused Subscriptions.

Many people have subscriptions that they do not even use. The charges come out of your account every month without you even thinking about it. Take a look at any monthly subscriptions you may have signed up for and examine which ones you are actually using. Do you have a monthly gym membership, but can't remember the last time you went there? Cancel that membership and get some dumbbells and an exercise ball to do some workouts at home instead. How much are you paying each month for TV service? Do you only watch a few of the hundreds of channels you are paying for? Consider scaling back your package. With the streaming services available today, many people are cancelling their TV service altogether and watching their shows through Hulu and Netflix.



4. Limit The Meals You Eat Out.

One of the biggest expenses that people have, often without even realizing it, is the amount of money spent on eating out. You grab a meal here or there, grab some drinks with friends after work, and those small purchases can really add up as the month goes on. While it may seem easier to avoid cooking and just grab something quick from a restaurant, those habits are cutting into your home buying fund.

5. Decrease Your Gasoline Usage.

The cost of gasoline is another monthly expense that you will want to keep an eye on. To decrease your gasoline usage, try shopping online to cut down on the number of trips you make to the store. If that's not the best option for you, try to group your errands together. Instead of just making a trip here and there when you think about needing something, carve some time out of your day to stop at multiple stores in the same trip. You will also want to pay attention to gas prices. Look for a place on your route with the lowest price. The Gas Buddy app is a great way to compare gas prices at the stations near you. Some grocery stores even have fuel saver programs that help you save on gas when you purchase everyday items at their store.

By taking a closer look at your monthly expenses to see where you can cut back, you will be on your way to saving for a new home in no time! As your mortgage professional at Lake of the Ozarks, I am here to help you throughout the entire Lake of the Ozarks home buying process. If you are ready to get started with the pre-approval process and determine how much you can afford in a new home, give me a call at 573-746-7211 today! LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn Michael Lasson, Senior Loan Officer NMLS #: 493712 4655 B Osage Beach Parkway Osage Beach, MO 65065 Direct: (573) 746-7211 Cell: (573) 216-7258 e-Fax: (866) 397-0318 Email: mlasson@fsbfinancial.com Website: www.YourLakeLoan.com

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Virtual summit focuses on small business owners

Business owners and entrepreneurs are invited to join this year's National Small Business Week Virtual Summit hosted by the U.S. Small Business Administration. The online sessions will be held from 10 a.m. to 5 p.m. September 13 through 15.

The free, annual event is for those who want to learn new business strategies, meet other business owners, and chat with industry experts. It will include educational webinars, updates on resources for small businesses, and a networking chat room.

"This year we'll be spotlighting the resilience of our nation's entrepreneurs and the renewal of our small business economy as we build back better from this once-in-a-generation economic crisis," said Administrator Isabella Casillas Guzman. "Over the last 16 months, we have seen the incredible determination and ingenuity of small businesses across the nation. During NSBW, we will honor and celebrate their impact on our economy and strengthening of communities as we look towards recovery. NSBW is the perfect time for small businesses across the nation to network and learn about the many services and programs at the U.S. Small Business Administration, including our no-cost business counseling and mentoring opportunities available via our district offices and resource partners. We look forward to celebrating with you as we rebuild our economy and help our small businesses build back better."

Activities will take place in a

virtual atrium and will include numerous educational panels providing retooling and innovative practices for entrepreneurs as small businesses look to pivot and recover toward a stronger economy.

The SBA, along with summit partner SCORE — the nation's largest network of volunteer, expert business mentors — will also share important information about the many programs and services available to help businesses start and grow, build resilience and support, retain employees, discover new markets, and join key networks.

The National Small Business Week Virtual Summit will also include representatives from Fortune 500 companies who will discuss their paths to success and share resources to help businesses on their entrepreneurial journey. Highlights of the summit will include virtual booths to develop one-on-one connections with public and private sector partners to create opportunities for collaboration and information-sharing in real-time. In addition, small business participants can learn more about new business strategies, meet other business owners, and talk with industry experts. Speakers will be announced at a later date.

Topics will also include a keynote session by the Secretary of Commerce and a focus on Hispanic small business on Sept 14 as part of Hispanic Heritage Month

To register for the National Small Business Week Virtual Summit and to learn more, visit

<http://www.sba.gov/NSBW>.

Every year since 1963, the President of the United States has issued a proclamation announcing National Small Business Week, which recognizes the critical contributions of America's entrepreneurs and small business owners.

Small businesses are big business for the U.S.

· According to the SBA, more than 31.7 million small businesses were operating in America as of March 2021 compared to about 30.7 million a year earlier.

· More than half of Americans either own or work for a small business, which create about two out of every three new jobs in the U.S. each year.

· According to the Bureau of Labor Statistics' Business Employment Dynamics report, small businesses created 10.5 million net new jobs between 2000 and 2019, accounting for 65.1 percent of net new jobs created since 2000.

· According to the Census Bureau's 2019 Annual Business Survey, nearly 20 percent of all businesses were owned by women. Of the nearly 1.1 million women-owned businesses, roughly 92 percent employed fewer than 20 employees.

· According to a study by American Express, small businesses in the U.S. – businesses with fewer than 100 employees – are responsible for \$4.8 trillion of the country's national Gross Domestic Product.

· That same study also showed that for every dollar spent at a local business, 67 cents stays in the locally.



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continued from page 1

· Be economically feasible; and
· Balance sources and uses of funds.

Fry said there's certainly support – and a need – for the project.

"We get about a half-dozen calls each week from people looking for a place to live," he said. "The city is not directly involved in this so we're not signing people up on a waiting list, but we've already heard from people wanting to know how they can apply for both these apartments and the tiny homes that are under construction."

Fry said the deadline for applying for the MHDC tax credits for the Fish Haven project is September. Notification is expected in December.

"They've said a preference would be given to folks who are returning – building where they've already made an investment – so the developer feels that will help them tremendously," he said, adding that if all goes as planned, construction will most likely start in the spring of 2022 with completion set for spring of 2023.

According to Ramsel, the first two phases have been very successful. In addition to the efforts of the Briscoe Development Group and McClure Engineering, who partnered on the projects, some of the success can be attributed to former Mayor Johnnie Franzekos. He was actively involved in securing the tax credits for Fish Haven Apartments Phase 1 and 2, attending

several meetings in Columbia to address the MHDC representatives. In an earlier interview, Ramsel said Franzekos' passion and the information he shared helped convince the commission of the importance of the projects.

Franzekos quipped that he spent so much time meeting with MHDC representatives, he felt like they were all old buddies by the time it was over.

"I knew how important it was for the city to get workforce housing, so I just kept pushing to make it happen. I also supported developing an agreement to bring utilities in in order to keep the development costs at a reasonable level," he said. Because of the Fish Haven Phase 1 project, the Briscoe Group was able to secure a CDBG Grant from the Missouri Department of Economic Development for a regional lift station and water extension project. "And I also supported that move, as did the aldermen. They voted to have the city submit the application on behalf of the developer. As a result, that project was completed at no direct expense to our taxpaying residents or utility users. I understand that a portion of South Fish Haven had an asphalt overlay using the excess CDBG funds so again, we had an improvement at no direct cost to our residents."

Ramsel said he felt the regional lift station was another key factor in creation of the Fish Haven complex.

In the meantime, Fry said the tiny home project is also moving forward.

"The exteriors of most of the homes are finished and they're doing some of the finish work inside now, which is great. The target completion date has moved a couple times because of the labor supply but I believe he's still hoping to have homes ready by the end of this year," he said. "It's not a competition by any means, because housing anywhere is good for the rest of us, but we do what we can to make the city welcoming to new housing developments."

And there may be more workforce developments in the works. Fry said Greenstreet St. Louis, a multi-family housing developer from the St. Louis region, has been traveling around the Lake, meeting with employers to evaluate the need for workforce housing. He said the lenders want to see if there's support from the business community at large, which will help determine the demand for housing.

According to their website, Greenstreet St. Louis provides quality housing options to vital employees so they may choose to live in and be a part of the community where they work. "When employees have the option to live where they work, the community as a whole, benefits. From site selection to construction and project management, we can provide guidance to meet community goals... We can help build support, connect with workforces and bridge the gap between municipalities, business owners and stakeholders around the area."

As the Lake Churns Market Conditions

Now that we are a little over halfway through the year, we can get a better look at how sales are trending in 2021. The market is still definitely a strong, seller's market. Prices are increasing and days on the market have drastically reduced on many property types.

Lakefront home sales year to date as of the end of August are down by 14.6 percent in number of units closed, 110 less homes than last year. However, the gross sales dollar volume increased 19.85 percent and the average sales price was up by 40.29 percent. The average days on the market has decreased by 41.8 percent to 61 days.

Most of reduction in the number of lakefront homes closed year to date compared to 2020 comes from August closings. August 2021 had 78 less lakefront home sales than August 2020. This is over fifty percent reduction, while the average sales price remained almost the same with just a .6 percent increase and the days on the market in August 2021 compared to August 2020 decreased from 96 days to 49 days. There was a 17.7 percent decrease in new listings, not enough to account for the fifty plus percent reduction.

Condo sales year to date are also showing a year to date decrease with the number of units closed at the end of August 2021 dipping 4.15 percent. The total gross sales dollar volumes increased 27.6 percent compared to 2020 and the average sales price climbed 33 percent.

Comparing August 2020 to August 2021 Condo Sales, new listings increased by 3.79 percent in 2021. Like the lakefront home market, the number of August 2021 condo sales decreased by 37.33 percent or a total of 56 units. This is what caused the overall year to date decrease in condo sales. The average days on the market for condos decreased by 61 percent in 2021 to just 37 days.

Check back next month. I'll take



Real Estate and Lake News with C. Michael Elliott

a closer look to see if this is an anomaly or a trend. As I mentioned a couple of months ago, I do think that we've hit a ceiling on prices. There are a lot of buyers who are ready and able to purchase but who are not willing to overpay. I think the market will remain strong. Properties that are selling, are selling rapidly, as we can see from the days on the market. Market time continues to decrease. This tells me that properties that are priced correctly are still selling quickly and that buyers are beginning to take a step back or a deep breath and make thoughtful decisions.

C. Michael Elliott & Associates is sponsoring Hot Summer Nights the second Friday night of each month on the Bagnell Dam Strip. Lots of great food, music, events, and my favorite, cool cars cruising the strip. Karen and I will be there with my new (old) ride on September 10th. September is a salute to military, law enforcement, firefighters and all of our front line people. If you haven't been to the Lake Ozark Strip lately, you'll be impressed.

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. Data obtained from the Lake of the Ozarks Multiple Listing System for 2021 and 2020.

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Crossword Puzzle

THEME: SOCIAL MEDIA

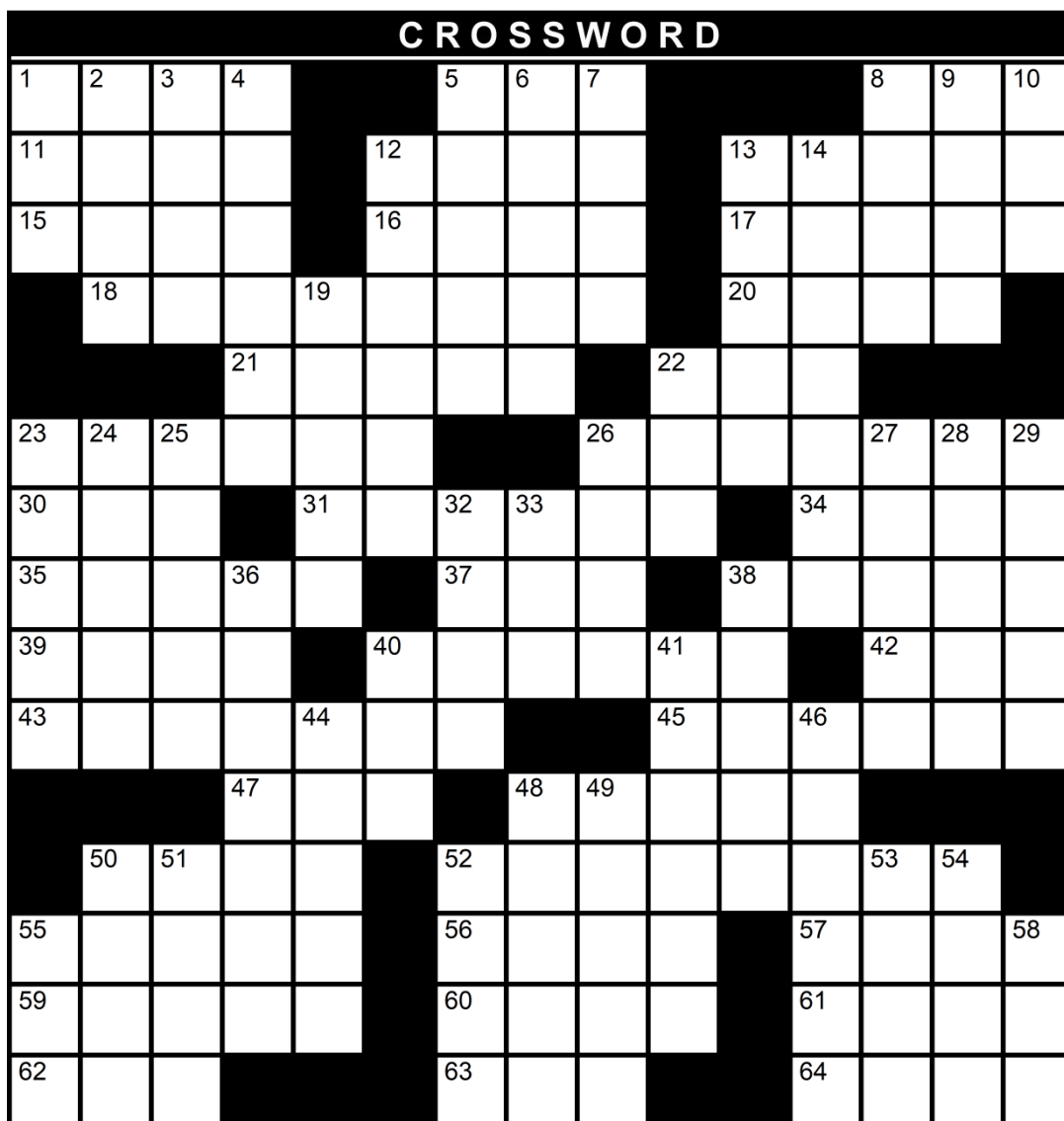
ACROSS

1. The American Tribal Love-Rock Musical
5. Hallucinogenic drug
8. Some special effects, acr.
11. Chip in Vegas
12. Cordelia's father in Shakespeare play
13. One in squirrel's stash
15. Dissenting clique
16. Tangerine/grapefruit hybrid
17. Type of lemur
18. *Popular messenger
20. Mosque prayer leader
21. Down Under marsupial
22. Thanksgiving serving
23. *100 days of snapping, e.g.
26. Military's inactive force
30. Repeated Cuban dance step
31. The Kinks' lead singer, a.k.a. godfather of Britpop
34. Late December season
35. Rough, as in voice
37. Chop off
38. Stephen King's "The _____"
39. "Do _____ others..."
40. Strep throat organ
42. File a suit
43. Sewing pearls on a wedding gown, e.g.
45. One with authority
47. Army bed
48. Space path
50. Law school test acronym
52. *Unique social media identifier
55. Latin dance
56. "Place" in French
57. Sacred Hindu writings
59. Post-mortem bios
60. Actress Campbell
61. African chieftain
62. Recipe amt.
63. Nirvana's "Come as You _____"
64. Badger's den

Solution on page 16

DOWN

1. Current tense of "had"
2. All over again
3. Eczema symptom
4. Second shot
5. Corporate department
6. Salpae, sing.
7. Type of coffee maker
8. Elizabeth McGovern's "Downton Abbey" role
9. Inspiring horror
10. As opposed to outs
12. Capital of Zambia
13. Bruce Wayne's _____ was Batman
14. *Message under a post
19. Bootlicker
22. Da, to a Russian
23. *Done to social media past before applying for job?
24. Feudal lord
25. Haile Selassie's disciple
26. Gym exercises
27. Comedy Central's "critique"
28. Dolby Theatre to Oscars
29. Often considered wise
32. *Video blog
33. Charge carrier
36. *Audio series
38. Killed, like dragon
40. Big bang maker
41. Permeate
44. I to Greeks, pl.
46. Sheet music line, pl.
48. Basketry stick
49. Clark Kent actor Christopher
50. Black, yellow and chocolate dogs
51. Parking spot for a boat
52. Bone in human forearm
53. *Bernie wearing mittens, e.g.
54. *Do this before posting?
55. Chronic drinker
58. It's open to interpretation



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Fall is in the air – and in the parks around the area

By Nancy Zoellner

COVID-19 may have caused the cancellation of fall fairs and festivals last year but that's not happening again this year. All the old favorites are back – some bigger and better than ever – and a couple new events have even been added.

Hail our Heroes



Hot Summer Nights salute to front-line workers, first responders and the military kicks off September's fall fun. The Cruise-In, set for 5 to 10 p.m. Friday, September 10 on Lake Ozark's Bagnell Dam Strip, is open to everyone who wants to display a classic car, truck or motorcycle but organizers hope some vintage emergency response vehicles will make an appearance. The USO will be bringing Apache, the USO therapy dog to the event and there will be activities for the kids. "It's a small gesture – and they all deserve so much more – but we wanted them to know how much we appreciate them – not just for what they did during the pandemic, but for what they do every day – especially our military. Where would we be without them? We'd be in big trouble! That's where we'd be," laughed HSN Co-chairman Bob Schwartz. There's no fee to attend or to participate, and pre-registration is not required. For more information, visit the Hot Summer Nights Lake of the Ozarks Facebook page.

Get Your Motors Runnin'

If you're a fan of classy – and classic – vehicles, plan to stick around the area the following day for Clyde's First Annual Hillbilly Car Show. Registration begins at 8 a.m. for the event, to be held on the Hillbilly Fairgrounds in Laurie. Registration is \$20; entry to the show is free. Awards will be given in several categories: 1950 and earlier, 1951 to 1970, 1971 to 1985, 1986 to 2021, rat rods, custom motorcycles, and motorcycle

stock. Food vendors will be on the grounds. For more information call Bob at 573-434-2422 or Donna, the fairgrounds manager, at 573-374-8776.

Rockin' Hillbilly Style



Laurie will be hosting its 52 Annual Hillbilly Fair, Rockin' Hillbilly Style, from 3 to 11 p.m. Friday and from 9 a.m. to 11 p.m. Saturday September 17 and 18. With all full lineup, there will be something for everyone! Vendor and beer gardens, an exotic petting zoo, carnival rides, live music, cornhole tournament, and duck races are just a few of many activities to enjoy. The Hillbilly Dance Off, Beverly Hillbilly Lookalike Contest and Hillbilly Got Talent Contest are sure to bring the laughs. For the complete schedule of activities, visit <https://www.cityoflaurie.com/hillbilly-fair>

15 Years of Motorcycle Fun



Bikefest Lake of the Ozarks 2021, set for September 15 through 19, will feature lots of festivities including more than 50 live music and entertainment shows, a Harley Davidson bike giveaway, tons of bike builders, vending areas and a Passport Run. The Bikefest Passport Run is a way for rally attendees to get to know and enjoy the Lake of the Ozarks area and visit local businesses spread across the Lake of the Ozarks. Riders must visit participating stops and get their Bikefest Passport stamped. Once the rider has received stamps from all participating businesses, they can turn in their Bikefest Passport for a chance to win a motorcycle. For more information, visit lakebikefest.com.

Trot up to Eldon for Turkey Fun

The 35th Annual Eldon Tur-

key Festival is set for Saturday September 25. Everyone is invited to take a stroll through vendor-lined downtown streets and enjoy all their festival favorites. Booths will feature boutique clothing, purses, jewelry, spa and skin care and homemade soaps and candles, ball caps, t-shirts, wood crafts – and nearly every kind of home décor imaginable. Make sure you come hungry because the festival will also feature tons of palate pleasing foods like fried alligator, frog legs, funnel cakes, and deep-fried Oreos and Twinkies, tropical shaved ice and hand scooped ice cream, and roasted pecans, almonds and cashews. Of course, it wouldn't be the Turkey Festival without the smoked turkey legs and fried turkey strips served at the Chamber's booth. While you're walking, eating and shopping you can also listen to live music, enjoy performances on entertainment stages. A parade, old fashioned children's carnival, bounce houses and other activities round out the day and a demolition derby and figure 8 scramble wrap it up. For a schedule of activities visit <http://eldonchamber.com/upcoming-events/> or the festival Facebook page.

No bad apples

The 2021 Versailles Olde Tyme Apple Festival will be held 9 a.m. to 5 p.m. Saturday, October 2 and 9 a.m. to 4 p.m. Sunday, Oc-

tober 3. This year's festival will celebrate the Missouri Bicentennial and the history of the City of Versailles. Although organizers aren't yet ready to release the



Two Decades of Autumn Fun

Get ready for a day filled with fun – horse rides, petting zoo and bounce houses, food, games – like a pie eating contest – and enter-

tainment at the Osage Beach City Park. The 20th Annual Fall Festival will be held from 10 a.m. to 5 p.m. Saturday, October 9. Vendor booths are available, and registration is open. To reserve booth space or get more information, visit www.osagebeach.org and scroll down to the Fall Festival link under the Living & Visiting tab. The contact for this year's festival is Parks Manager Nicole Stacey. She can be reached by phone at 573-302-7460 ext. 3000, or email nstacey@osagebeach.org.

Mile-long slice of Americana pie

An Autumn Days Cruise-In is set for 11 a.m. to 4 p.m. Saturday, October 16 on the Bagnell Dam Strip. Fall in the Ozarks brings clear, crisp days, bluer than blue skies and trees brilliantly waving

their goodbyes to summer. Some say it's the very best time of year to be at Lake of the Ozarks. It will also be a great time to spend the day on the Bagnell Dam Strip admiring classic cars, trucks and bikes that have come from all over the Midwest to participate in the last cruise-in of the season. Many restaurants and shops will be offering specials and end-of-season sales to make the day even better. For more information, visit the Lake of the Ozarks Hot Summer Nights Facebook page.

Fall's Favorite Fruit Celebrated

The Camden County Museum, located at 206 South Locust Street in Linn Creek, will host its annual Apple Butter Festival on October 22 and 23. The event, which will include the sale of freshly made and delicious apple butter and apple pies, will also feature booths offering handmade crafts and gifts. Lunch will be available for a donation. While there, plan to take a tour of the museum, which houses several rooms full of Lake memorabilia collected before and after Lake of the Ozarks was created 90 years ago. For more information, call 573-346-7191 ext.8.



Free and clear – at last – on two fronts

By Nancy Zoellner

Lake Ozark had something to celebrate last month. On Thursday, August 12 former Mayor Johnnie Franzeskos and former interim City Administrator Joe Barfield got to present a check for \$60,545.28 to Larry Shields. It was the final payment on the building that houses the Lake Ozark City Hall, Police Department and Public Works office.

After a town hall meeting in August 2009, where the public expressed overwhelming support for the plan, aldermen approved using the building they occupied at the time and two lots behind the building, all of which was owned free and clear, as a down payment on the 7,800-square-foot building and land located next to Bentley's Restaurant at 3162 Bagnell Dam Blvd.

At the time, city business was being conducted in the much-smaller building at 2624 Bagnell Dam Boulevard, which was located behind a now-closed car wash.

Franzeskos said he knew the building was vacant so he met with Shields to see if they could work out "some kind of trade where the city would pay the difference. Fortunately, he was willing to work out a deal." The city entered into a lease-purchase agreement with Shield's Lake-wood Corporation to purchase the facility, which had formerly housed a veterinarian's office and living quarters, and then a boat dealership, for \$1 million. Although Shields initially agreed to finance the purchase for only five years, City Administrator Dave Van Dee, who came on board soon after city hall was moved to the new building, said Shields later agreed to carry the note until it was paid in full.

Franzeskos said they had to do quite a bit of remodeling to make it work – including removing a garage door at the front of the building and adding cells and an area for dispatch in the area at the back of the building that would be occupied by the police, but added that it was all worth it to get out of the buildings they had been occupying.

"Oh my gosh – the old city hall was cramped! My office was 4-foot-by-8-foot," laughed Franzeskos. "I had just enough room for a desk and two chairs. The receptionist had a 3-foot-by-3-foot space, and Judy Noser, our court

clerk, and Rachel Kelly, our city clerk, also had tiny workspaces. When we had our board of aldermen meetings and needed to go into executive session, we had to shoo everyone outside because we didn't have a room large enough for the board to meet in. Everyone would stand outside and look at us through the windows."

He said the police department had it worse. It was operating out of a small building further down the Bagnell Dam Strip. The roof leaked, the ceiling was falling down, and the tile and carpeting was coming up off the floor. Then Police Chief Mark Maples had reported at an earlier meeting that because of electrical problems in the building, several computers had been damaged beyond repair and inadequate space forced officers to share desks and offices.

However, the process was not without controversy. A couple aldermen and a few citizens said they felt the city was taking too big of a chance bargaining on future revenues. Aldermen also expressed dismay over how the construction was handled. The city ran over its \$50,000 renovation budget before jail cells were built and HVAC system was complete and the work to complete the police station was delayed.

However, Van Dee, who came on board soon after city hall was moved to the new building, said careful budgeting allowed them to complete the work soon after. "And now that the building is paid off, the city will reallocate the payments for building maintenance and possible upgrades. We'll be putting half in a maintenance fund and the other half in savings because eventually, as the city grows, we will have to expand or move and this way, they'll have seed money," he explained.

Lake Ozark also reached another milestone earlier this summer. City officials were notified June 24 that a Satisfaction of Judgment had been filed with the Missouri Department of Natural Resources announcing that it would be closing its enforcement case resulting from a significant sewage spill 13 years ago.

It all started in September 2007 when the DNR was alerted by an individual that raw sewage was flowing into the lake. The

DNR discovered that a lift station on Horseshoe Bend Parkway had failed and was allowing between 10,000 and 15,000 gallons of raw sewage to dump directly into the back of a cove.

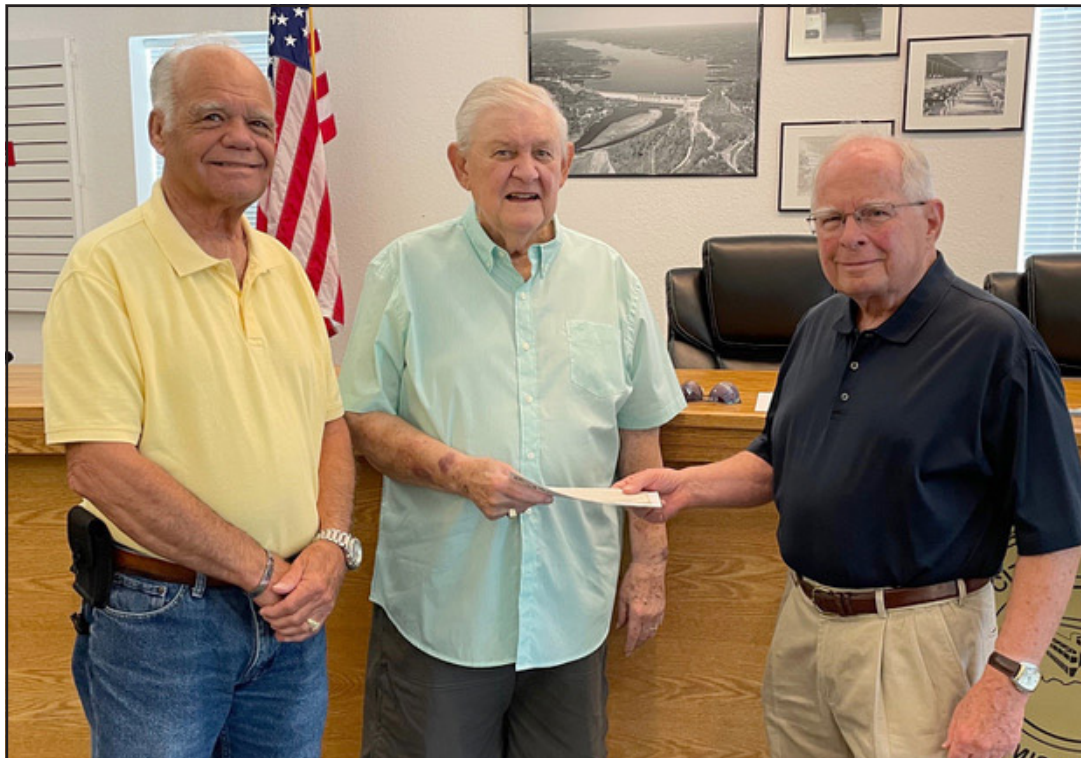
The DNR notified the city of the bypass and the city responded and stopped the flow but failed to clean up the spill and provided no written notification of the bypass to the DNR. As a result, all 300 to 400 of the city's grinder pumps and lift stations had to be upgraded or replaced

to meet a subsequent court order.

McClure Engineering was hired to design and upgrade the system at a cost of about \$3 million. Over the following decade, the city worked to make the mandated improvements, doing some of the work internally. Improvements included rehabilitation of lift stations, replacement of hundreds of grinder pumps and control panels, cleaning and inspecting the gravity flow sewer system, relining and seal-

ing several lift station wet wells and manholes, and installing remote monitors which alert Public Works staff via text message of any failure within the system. The final piece of the puzzle was the recent upgrade of Twin Oaks Lift Station.

"It's taken quite a while, but now we have a wastewater system in place that has the capacity to handle our anticipated growth," Van Dee said.



The \$1 million note on the building housing the Lake Ozark City Hall and Police Department was paid off in August – just 12 years after its purchase in August 2009. Former Mayor Johnnie Franzeskos and former interim City Administrator Joe Barfield had the honors of handing over the final payment to Larry Shields. Photo provided.

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Can employers require vaccinations for employees?

By Nancy Zoellner

Although it's a question being asked by many, like any other employment-type laws, there are a lot of variables – a lot of gray areas involved. But can an employer ask if you are vaccinated? The answer is “Yes.” Can an employer require vaccinations? The answer is “Yes, under certain circumstances.”

That's according to Sue Kmet, president and lead consultant of Kmet Consulting, a Lake-area firm specializing in human resource administration and business management. However, she stressed that until guidelines are tested in court, they are merely that – guidelines – and they're definitely not set in stone.

“The Americans with Disabilities Act, enforced by the EEOC (Equal Employment Opportunity Commission) very specifically says that the employer can require the COVID vaccine for all employees entering the workforce provided certain requirements are met. For instance, if employers have people who are unable to get the vaccine for medical reasons, they have to provide accommodations for them – so maybe place them in a different office, seat them away from other people or allow those people to work from home,” she explained, adding that those policies must apply to everyone – employers cannot pick and choose who does and doesn't get special allowances.

Kmet also said if business owners require, for instance, temperatures to be taken for every person who goes to work that day, then they have to check every person. They cannot pick and choose who has to follow a certain protocol and who doesn't. “It has to be all or nothing.”

The same policy has to be fol-

lowed with vaccinations.

“If you say everyone has to be vaccinated, that means everybody – even your friend who doesn't want to be – has to be vaccinated – unless there's a medical reason why he or she can't be,” she said. “Employers have to be careful they're not breaking any discrimination laws, but they also have to make sure they're not affecting people covered by the ADA who are not able to get the vaccination.”

Employers are allowed to ask for medical proof of those disabilities.

“A very generic example would be someone who said he or she couldn't sit for a prolonged period of time and had to be able to get up and walk around or had to have a stand-up desk,” Kmet explained. “In those kinds of situations – or when employees state they have a medical reason that prohibits them from getting the COVID vaccination – employers can require a medical professional's input.”

Because it's all about “gray areas and parameters,” she said it would be wise for business owners to speak with an HR professional or an attorney that specializes in employment law before adopting COVID-related policies. “Business owners need to make sure than in their situation with their employees and in their line of work, that they're not violating any laws.”

In the meantime, all EEOC materials related to COVID-19 are collected at www.eeoc.gov/coronavirus.

Kmet said the primary EEOC publication “What You Should Know About COVID-19, the ADA, the Rehabilitation Act, and Other EEO Laws (WYSK),” is particularly helpful for employers because it contains several pages of ques-

tions – “can I do this, and can I do that – how do I do this, and what do I have to do to do that” – and answers.

The EEOC also offers guidelines on taking a gentler approach to vaccinations.

Those guidelines state that employers can offer incentives to employees to voluntarily provide

Administration) General Duty Clause when adopting policies. OSHA guidelines, which can be found at osha.gov/coronavirus/safework, will help employers determine what they have to do to keep their employees safe.

“That could be construed to allow employers to require masks to be worn by every per-

vaccinated or because they're not concerned about it? Again – there are a lot of gray areas,” she said, adding that the questions surrounding the Delta variant have added another layer of confusion to the mix.

A group of senators asked Missouri Gov. Mike Parson to call a special session to discuss legislation that would stop private businesses from requiring their employees to get vaccinated for COVID-19. However, several organizations, including the Missouri Chamber of Commerce and Industry, slapped down that suggestion, stating that courts and federal and state laws have consistently upheld employers' rights to require vaccinations. Although the governor has consistently supported efforts to fight the spread of COVID and boost health care capabilities to meet needs, he has said he believes private businesses have a right to make their own decisions about vaccine mandates.

Gov. Parson did sign House Bill 271, which prohibits county and local governments that receive public funding from requiring proof of vaccination in order to receive government services or access public transportation.

A local attorney said it is not a violation of HIPAA (Health Insurance Portability and Accountability Act of 1996), to ask for vaccination status. The attorney, who did not wish to be identified, said the law prevents only specific health-related entities like insurance providers, health-care providers and associated businesses and organizations from sharing that information.

Business owners who have questions or who would like more information should visit kmetconsulting.com.



Photo: Pfizer

documentation or other confirmation of vaccination received from an independent third party (e.g., pharmacy, personal health care provider). However, any information or documentation collected should be maintained confidentially under the ADA.

Employers can also offer incentives to employees for voluntarily receiving a vaccine administered by the employer or its agent, so long as the incentive is “not so substantial as to be coercive.”

Kmet said employers also need to consider OSHA's (Occupational Safety and Health

son entering that place of business – especially if during the course of business, employees are directly dealing with the public. The guidelines state that employers should follow ‘recommended guidelines and policies’ at their workplace. Everyone is kind-of doing their own thing right now but they're all wrapping around the CDC (Centers for Disease Control) and what the CDC is saying. When they said everybody had to wear a mask, then everybody did. Now I see that businesses are lightening up a little bit. But are people not wearing a mask because they're

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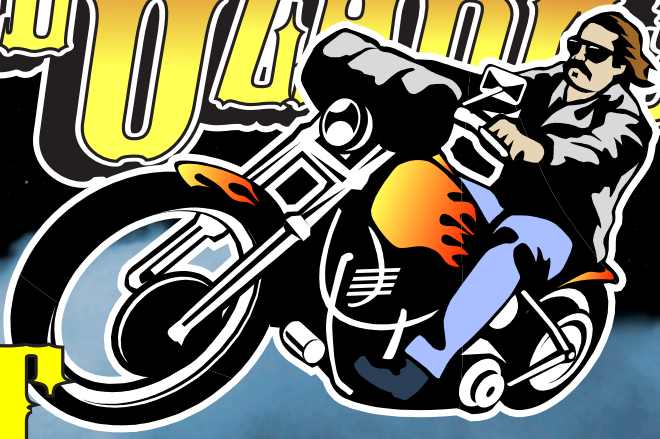
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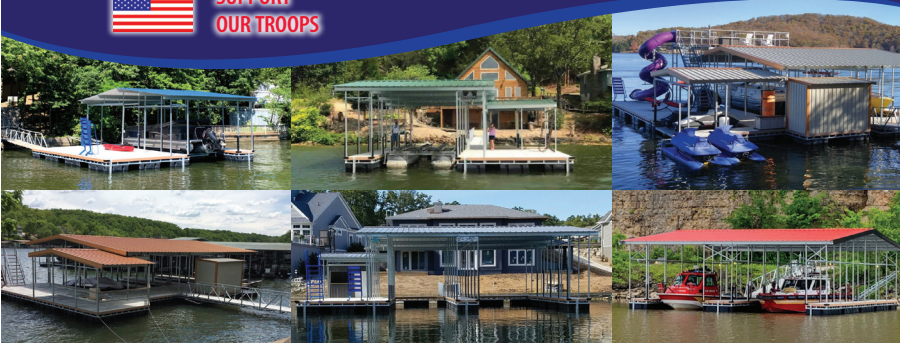
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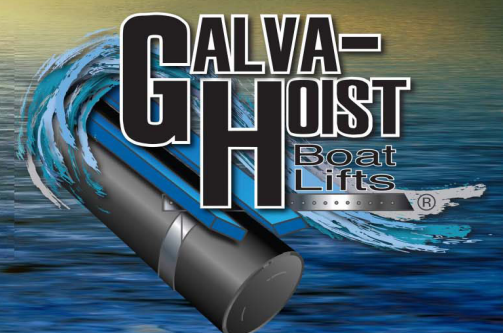
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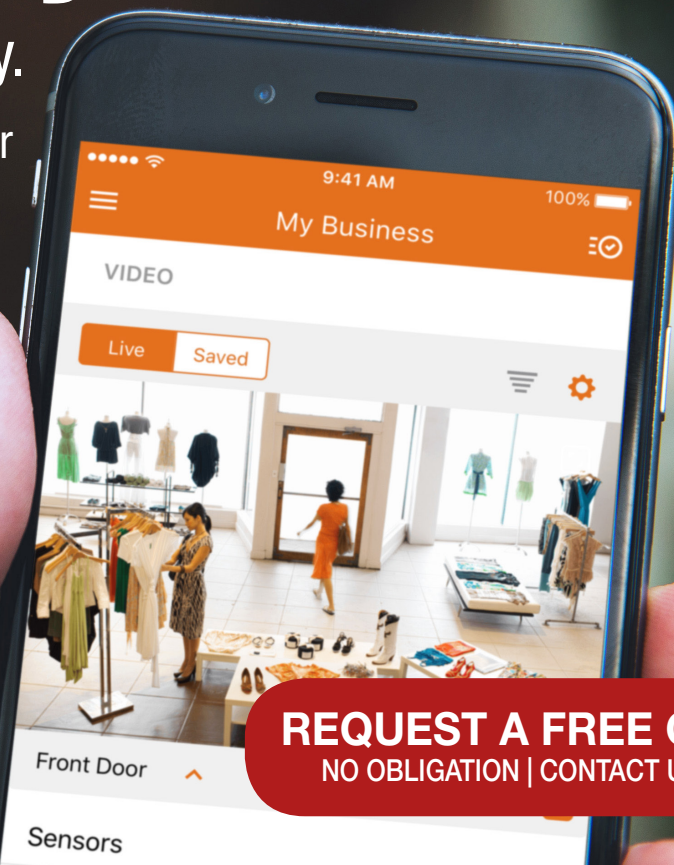
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