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VOL. 16 -- ISSUE 10

OCTOBER, 2020



NEWS IN BRIEF



Job Hunting?

Find one without leaving your home. Pg. 8



A Safer Alternative

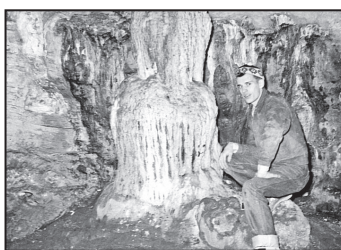
OBPD to get less than lethal option. Pg. 7

No Rap Here!

Amphitheater promises lil' bit of country. Pg. 4

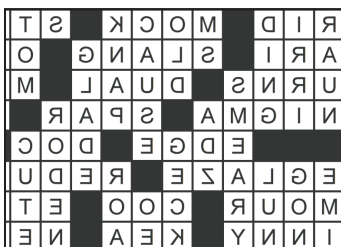
Vote Rigging

FBI warns to watch for election crimes. Pg. 14



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 15



Crossword

Fill in the blanks on: 21 Solution: 16

Lake Ozark to consider new housing concept

By Nancy Zoellner

A development under consideration could be a dream come true for those looking for an affordable place to call home.

On Wednesday, October 7 the Lake Ozark Planning and Zoning Commission will hold a public hearing on a rezoning request to allow development of a tiny home complex on School Road. The city defines a tiny home as "A detached, self-contained dwelling unit with basic functional areas that support normal daily routines such as cooking, sleeping and sanitation." The board of aldermen recently approved changes in the city's zoning code to include tiny homes in multifamily residential districts.

Matt Wright, owner of LCMC Enterprises and the developer of the proposed project, is requesting a change from R-1 Residential to C-2 General Commercial on a 1 1/2-acre plat.

Harrison Fry, assistant city administrator of Lake Ozark, explained that multifamily dwellings are allowed in two districts – C-2 and R-3. "That part of town already has a lot of C-2 but no R-3. The rationale behind changing to C-2 is that we would be expanding an existing district rather than creating an island of R-3," he said.

If the P&Z recommends approval of Wright's request, the board of aldermen will consider the rezoning at a future meeting before the project can proceed. As part of that ap-

proval process, the developer will be required to follow strin-

tiny homes are allowed to be mobile. We don't want that,"



gent guidelines that state:

- The units must be between 300 and 800 square feet excluding lofts. The minimum square footage would not account for the required cooking facilities, toilet facility areas or lofts which would be in addition to the minimum clear floor area of 120 square feet for a single occupant, 220 square feet for two occupants and 320 square feet for three occupants. Habitable rooms must be at least 70 square feet.

- The homes will be built on site on a permanent concrete slab. "The biggest thing we're trying to avoid is in some areas

Fry said.

- The homes will remain under common ownership and will be rented on annual leases.

- No more than three occupants will be allowed per unit.

- The homes cannot exceed one story (excluding lofts) and must be hooked up to the city's water and wastewater systems.

- All tiny homes must be placed a minimum of 10 feet apart, with no fewer than four and no more than 16 homes allowed within a cluster.

- Each unit should include at least two parking spaces with no on-street parking within the development.

- Units must meet structural requirements as defined in the adopted ordinance.

- Stairways must not be less than 36 inches wide.

- The clusters would share a common open space which would include storm shelters, mail receptacles and community recreation areas, "Something like a park pavilion," Fry said. "The city is pretty fluid on what that means. If he's orienting towards younger families he might include a traditional playground, for instance. Or he could include community grills. I think it depends on the clientele he wants to attract."

- The storm shelters must be large enough to accommodate the maximum number of people that could be living in the cluster development. According to the city's currently adopted building code, these shelters must meet ICC 500 standards- in Missouri, this means withstanding winds with speeds of up to 250 miles per hour.

"In a traditional home you could go into a basement or a bathroom surrounded by load-bearing walls, away from the exterior. With these being smaller structures, to get that same level of security you'll need a storm shelter," Fry explained.

Letters to property owners (not renters) within 185 feet of the proposed rezoning were sent to inform them of the hearing. Fry said they've since

continues on page 19

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Luxury Waterfront Homes
Lake of the Ozarks

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

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Armchair Pilot

By Nancy Zoellner

PACK THE GRASS SKIRTS! Hawaii's governor just announced that mandatory quarantine rules for visitors have been lifted as long as those visitors can prove they do not have COVID-19. According to Travel and Leisure magazine, travelers must complete an FDA-approved nasal swab test within 72 hours of their arrival in Hawaii and be able to provide evidence of negative results. They must also pass a health screening that includes a temperature check to forego the state's 14-day quarantine requirement. The new program is scheduled to begin October 15. It was initially set to begin August 1 but was delayed due to surges in COVID-19 cases.

IRELAND, ON THE OTHER HAND, has added travel restrictions on inbound flyers. As of September 21, every inbound flyer – except those coming in from Cyprus, Finland, Germany, Iceland, Latvia, Lithuania and Poland – is required to quarantine for 14 days upon arrival. According to a story in *Flyer Talk*, the restriction was put into place in an attempt to prevent the spread of COVID-19. Ireland is currently seeing 50 cases of the coronavirus per 100,000 people. The nations allowed to visit restriction-free are reporting half that number.

WONDERING WHERE you can satisfy your wanderlust? Check out these two interactive maps that were recently launched. United Airlines provides a map showing travel restrictions in the United States. That map can be accessed by visiting <https://www.united.com/ual/en/us/fly/travel/restrictions-map.html>. The International Air Transportation Association (IATA) offers flyers an international guide to local COVID-19 regulations. <https://www.iatatravelcentre.com/world.php>. A disclaimer on the IATA site states, "The information is correct to the best of IATA's knowledge at the time of publication and is being reviewed and updated on an ongoing basis by IATA staff, given the rapidly evolving nature of the international response to the COVID-19 outbreak IATA cannot guarantee its accuracy and can accept no liability for any errors or omissions. IATA reserves the right to add or change informa-

tion at any time."

FLIGHTS TO NOWHERE are picking up speed as people become increasingly bored with staying home and miss the thrill of the whole flying experience. The flights, which take off and land at the same airport, have sold out quickly when offered. A seven-hour sightseeing flight of Australia, offered by Qantas, sold out within 10 minutes, according to the airline. Other airlines are reporting similar experiences which is causing more airlines to hop on board.

THE CENTERS FOR DISEASE CONTROL and Prevention has changed its quarantine guidelines, suggesting that travelers follow local recommendations rather than sticking to the 14-day quarantine rule put in place earlier this year for travel between states or countries. However, the CDC is still advising travelers to take extra precautions if they participate in a higher risk activity, including visiting an area that is experiencing high levels of COVID-19 spread and/or traveling on a cruise ship. In those cases, the CDC recommends staying home when possible, avoiding contact, especially with immune comprised or older people, and getting tested for the virus.

WORRIED ABOUT YOUR HEALTH while vacationing? Don't be. According to a study published last year in the journal "Psychology and Health," vacation getaways can provide physical health benefits by protecting against metabolic syndrome, which can cause, among other things, increased blood pressure, high blood sugar levels, excess fat around the waist, high triglyceride levels and low levels of good cholesterol, or HDL. The study examined the extent to which vacationing behavior is associated with metabolic outcomes – specifically, how total vacation episodes and total vacation days from the past 12 months relate to metabolic syndrome and metabolic symptoms. The study looked at 63 workers eligible for paid vacation who agreed to have their blood drawn and complete an interview assessing their vacationing behavior. Those participants used their two weeks of vacation time to take five vacations. The study showed that as vacation episodes increased, metabolic syndrome incidence and the number of metabolic symptoms decreased by nearly a quarter with each additional vacation taken by participants. The

conclusion: Overall, vacations are viewed as "positive experiences" which may translate into physical health benefits.

WHILE MOST TRAVELERS are willing to wear face masks while flying, there have been some – more than 700, actually – who refused to do so and as a result, have been placed on no-fly lists until the pandemic comes to an end. According to a story carried by the Los Angeles Times, Delta has 270 on their no-fly list, United Airlines has banned 150 flyers, Spirit Airlines has banned 128, Alaska Airlines has banned 78 passengers and Hawaiian Airlines has banned six. American Airlines, JetBlue and Southwest Airlines did not share numbers. The airlines are not sharing passenger information, the story states, so there's no way of knowing how many are banned from flying on more than one airline. The CDC and the airlines have asked the Federal Aviation Administration to implement a national face mask policy but so far, it has not done that.

UNTIL A VACCINE IS DEVELOPED United Airlines expects to remain 45 percent of its pre-pandemic size. That's according to CEO Scott Kirby, who was quoted in an article in Skift, an online travel magazine. The time it takes to operate at full capacity will be determined at how quickly they can bring back staff, Kirby said, explaining that the payroll support received through the CARES Act was set to expire September 30 so the airline would be furloughing approximately 16,000 workers. Airlines that took the federal aid were prohibited from laying workers off until October 1. Another 25,000 are already on voluntary leave or unpaid leave of absence.

THOSE WHO WONDERED why smoke and fire was coming from an area near St. Louis Lambert International Airport in mid-September should be happy to know it was the Aircraft Rescue and Firefighting crew participating in a live-burn training exercise – not a crash. The exercise, required by the Federal Aviation Administration for airport emergency response personnel, is done on a mobile aircraft trainer, a 50-foot fuselage capable of producing simulated fires, provided by the University of Missouri Fire and Rescue Training Institute. That group conducts more than a dozen firefighting courses annually across the country.



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Give and take could bring new music to area ears

By Nancy Zoellner

What is music to one person's ears, can be noise – really irritating noise – to another's. Such is the case with rap – at least to many of those who live along Sunset Road in Osage Beach. Those residents asked the developers of the proposed amphitheater not to invite rap music artists to perform if the project is allowed to move ahead.

To appease those neighbors, the developers agreed. Instead, they said they hope to attract artists like Ray Wiley Hubert, James McMurry, Robert Earl Keen, Tyler Childers, Sturgil Simpson, Ben Harper, Chris Stapleton – “big bands. Mostly country.”

Earlier in the year Arapaho LLC, owned by the Gary Prewitt Irrevocable Trust, submitted a request to rezone a 14-acre parcel adjacent to Backwater Jack's for construction of a 2,000-seat amphitheater and a parking lot to serve the venue. The

land is currently zoned to allow commercial lodging; Prewitt is asking to rezone the land to General Commercial with an E-3 overlay. Zoning on surrounding land is A-1 Agriculture on the vacant land to the north; C-1 and R-3 on the Lakefront land to the south that currently houses Backwater Jack's; A-1 on vacant land to the east; and C-1 General Commercial on the commercial land used by the restaurant to the west.

After a traffic study and much back-and-forth between the developer and the Osage Beach Planning and Zoning Commission, the commission voted to recommend approval to the city's board of aldermen, which has the final say.

In the meantime, Andy Prewitt met with residents of the area who oppose the project. As part of those discussions, the Prewitts also agreed to several other concessions which were incorporated into the ordinance

that allows the rezoning. The first reading of that ordinance was approved by aldermen at their September 17 meeting. It is scheduled to be voted on again at the meeting board meeting on Thursday, October 1 – after this edition of the “Lake of the Ozarks Business Journal” went to press.

According to that ordinance, the subject property will now be governed by the regulations pertaining to E-3 overlays as specified in the Land Use Chapter of the City of Osage Beach Municipal Code, the submitted site development plan, and the following:

- A maximum of 12 events will be held at the facility per year.
- All events will end at or prior to 11:45 p.m.
- Events will not take place concurrent with bands playing at the existing Backwater Jacks facility.
- All construction will be in conformance with the codes that are adopted by

the city at the time that a building permit is requested for any portion of the development where a permit is required.

- The appropriate number of parking spaces must be provided to serve the venue, shuttles will be provided to and from the event if it is necessary to use the overflow lot and if additional parking is needed, the developer will construct lots on the commercially zoned property on site

- There will be no parking allowed along the roadways of Beach Drive or Sunset Drive. Any vehicles parked in these locations will be subject to tow.

- The applicant is required to work with the Osage Beach Police Department to provide officers to direct traffic 2 hours prior to the gates opening and after the event until the lots are substantially clear; that assistance must be requested a minimum of 30 days prior to each event; and the sala-

ries of officers assisting with parking will be paid for by the applicant.

- Signage at the Sunset Drive entrance will be a monument style sign; it cannot be back lit or have a digital reader board or running display.

- Sound levels are limited to those permissible in residential areas.

- Lighting must be shielded to direct light inward and limit light intensity within adjoining properties or the Lake of the Ozarks.

- A wooded buffer area is required to be maintained around the facility to mitigate the noise pollution to surrounding properties.

The developer also agreed to pay half the cost of a wave break to be placed at the mouth of the cove where Backwater Jack's is located if the residents come up with the other half and if they can get permission from the Missouri State Highway Patrol. That is not part of the ordinance.

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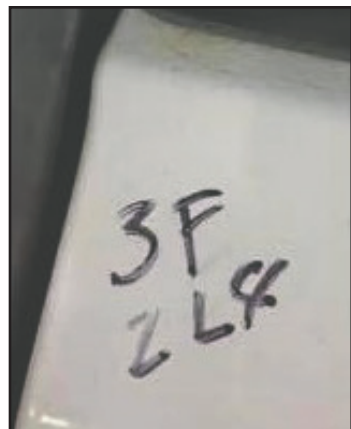


Tips for keeping kids, yourself safe from predators

By Nancy Zoellner

All across the country, numerous Facebook posts have claimed that child traffickers are tagging cars with codes to identify and target potential victims. In mid-September, one such post was put up by local resident.

According to the woman who created the post, she and four other women and two children were shopping in an Osage Beach store when they noticed a



This writing on the back of a van was found by the vehicle's owner when she returned to the parking lot after finishing her shopping.

man following them and "staring at them." The woman wrote that they checked out and left the store but as they were approaching their vehicle, they noticed writing on the back of their van: 3 F 2 L G.

Her post states, "Alexis (one of the women in the group) looked it up and it's a way for people to track others for human trafficking! We did go to the police and they are checking (the store) cameras. But be very very careful! ... Also watch and make sure there's no writing in ur (sic) vehicle when you come out. Edit: Also me and my aunt walked away before (the three other people) did so we are guessing the tag means 3 females, 2 little girls."

Lt. Michael O'Day with the Osage Beach Police Department confirmed officers had been contacted by the woman but couldn't discuss details. He did say that while many victims are trafficked by someone they know, parents should use precautions whenever they have their children with them out in public.

He provided the following

advice:

- People should always keep an eye on their children and keep them close by, especially younger children.

- Strap children into their car seats before loading groceries or other items into their vehicles, but if the children are not inside the vehicle, be constantly aware of where they are.

- People who feel threatened inside the store should let a store employee know and they should call the police.

- Those approached by a stranger in the parking lot and who fear for their safety or their child's safety should hit the alarm button on their car key to attract attention and head back inside to get help.

- When that's not possible and something strange or unexpected is on the vehicle, do not investigate further. Get inside the car, lock the doors and drive to somewhere safe, like the local law enforcement office, and report the suspicious circumstances to the local law enforcement agency.

- Teach children to shout

"Stranger" if they are approached by someone they don't know. "The old Stranger Danger program that's been taught in schools for years still works," O'Day said.

- Teach older children to walk in pairs whenever possible and not to walk up to a stranger's vehicle - anywhere.

- Always be aware of your surroundings - take notice of clothing and vehicle descriptions and get the license plate, if possible, if suspicious behavior is seen in the parking lot.

Although it tends to get the most attention, according to the Federal Bureau of Investigation, fewer than 350 people under the age of 21 have been abducted by strangers in the United States per year since 2010.

Numerous organizations provide information online about how to spot and help stop human trafficking and they all agree that the most pervasive myth about human trafficking is that it often involves kidnapping or physically forcing someone into a situation.

The Polaris Project, which tracks human trafficking and

advocates for awareness, says the reality is "most traffickers use psychological means such as, tricking, defrauding, manipulating or threatening victims into providing commercial sex or exploitative labor; 25 million people are trafficked worldwide. We cannot end this one person, one survivor at a time. But with your help, we can target the systems that make human trafficking possible."

Polaris operates the U.S. National Human Trafficking Hotline and provides detailed information on its website. <https://www.polarisproject.org/>

Learn more about how to recognize when someone is being trafficked and the dangers of online predators on the federal Department of Homeland Security website. <https://www.dhs.gov/blue.../indicators-human-trafficking>.

The National Center for Missing and Exploited Children website also provides information on how to identify sexual exploitation of children and report it to authorities. <https://www.missingkids.org/theissues/onlineentice>

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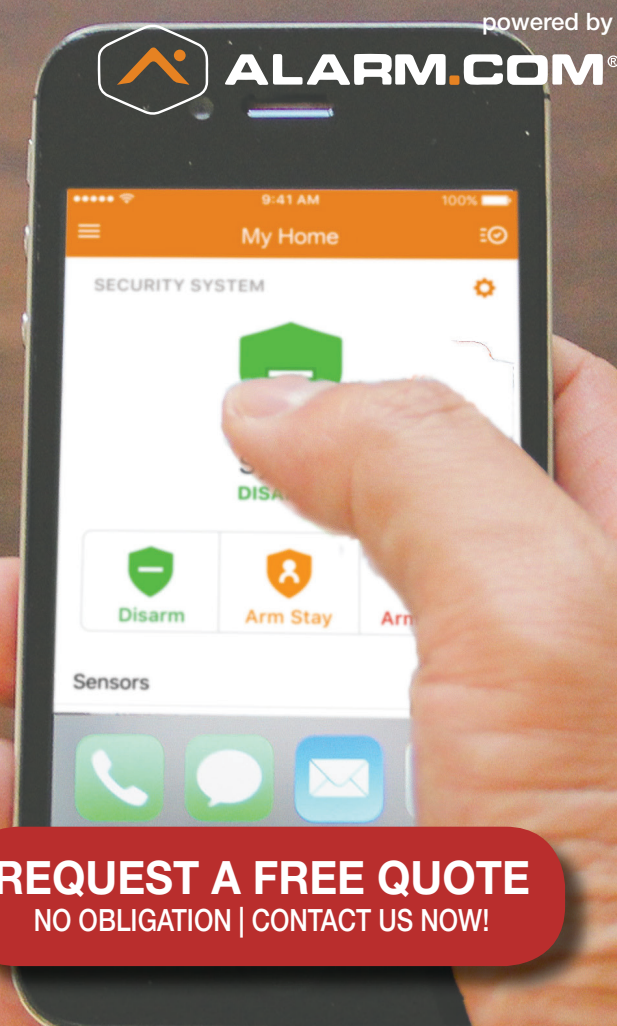
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Officers to have 'less than lethal' use of force option

By Nancy Zoellner

All detectives and patrol officers with the Osage Beach Police Department will soon have another tool to aid in the apprehension of suspects who are actively resisting arrest.

In September, aldermen approved a motion to purchase 22 Taser 7 Electronic Control Devices, holsters, batteries, docking stations, training equipment, access licenses and duty cartridges from Axon Enterprises, Inc. at a cost of \$60,456.

"The purchase of the Taser 7 will also help reduce injuries to both the officers and suspects we're attempting to take into custody. Axon Enterprises Inc. is the sole source vendor of the Taser products and the attached quote of \$60,456 is for everything we need – 22 Taser 7s along with the necessary accessories, software, training materials, and duty cartridges. This was an item that was recommended in the Police Operations and Data Analysis completed by CPSM," Police Chief Todd Davis told the board of aldermen.

He said the quote also included a voucher for an instructor course so they could eventually have their own in-house

department except the command staff will be equipped, explaining why the quote was higher than the amount budgeted.

"Last year when we put the budget together we requested 15 Tasers that came in at around \$33,000. During the budget process we dropped it to five. Each officer would check the Taser out at the beginning of his shift. However, in discussions with the city administrator we felt that, with everything that's going on, we should just issue one per officer and they would be responsible for them," Davis said.

City Administrator Jeana Woods said the additional funding would come from savings they've seen through cuts made due to COVID. "I concur that this is needed for the department as recommended by the recent police study conducted. I recommend purchasing the equipment without encumbering future budgets with a payment plan and purchasing equipment for each officer."

Alderman Tom Walker said he felt the city should only purchase five Tasers this year – enough to equip each officer on a shift, and they would be

chief would call every one of them out tonight. I would want them to be equipped properly so they could handle the situation," Rucker said, adding that although he is not an attorney, he also felt it would be better for officers to be familiar with the Taser they were using if they ever had to defend their use of the weapon in court. "It's just like their gun. We don't pass guns – or even handcuffs – from officer to officer so I think we should 'bite the bullet' so to speak and get each officer their

own Taser."

According to the Axon website, the Taser-7 utilizes rapid-arc technology which results in spiral darts flying straighter and faster with more kinetic energy to compress loose and hanging clothes. They are sand, dust and rain repellant and can be used in temperatures ranging from -4 degrees F to 122 degrees F.

In late September, Gov. Mike Parson activated the Missouri National Guard as a precautionary measure in response

to civil unrest taking place around the nation.

"We are saddened by recent acts of violence that have occurred in some cities across the nation," the governor said. "We fully support the right of citizens to peacefully protest and are committed to protecting that right. At this time, we are taking a proactive approach in the event that assistance is needed to support local law enforcement in protecting Missouri and its people."



instructor to handle training. Each officer carrying a Taser will be required to qualify annually and any new officers will be required to go through the OBPD training, even if they've been qualified with another law enforcement agency. In the meantime, the chief said he had been working with the city attorney to draft the city's use of force policy and Taser policy.

He also said that by purchasing 22 Tasers, everyone in the

shared by shifts. He said they could purchase additional Tasers in coming years.

However, Alderman Kevin Rucker disagreed.

"I know this would be a bigger chunk out of the budget than anticipated but I think, given the situation we have going on in society today, we need to equip each officer. We never know when those officers are going to be called out. There could be a situation where the



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Virtual job fair helps get Missouri back to work

The Missouri Office of Workforce Development is hosting a series of Return Strong Virtual Job Fairs from now until the end of the year.

The Return Strong Virtual Job Fairs are free to both the job seeker and participating employers. The fairs are part of the state's efforts to help Missourians skill up and get back to work following the economic downturn caused by layoffs from the COVID-19 pandemic.

CARES Act Funding will provide use of a new software that enables employers to showcase their companies through virtual booths and connect with job seekers throughout Missouri. Businesses can cut costs by avoiding the costs of travel, housing and booth rental while getting more responses. And because the event is digital, employers will also be able to track data.

Two weeks before the events, employers will receive a live online training session complete with tips, as well as a welcome package with all the information that will be needed to participate. Then during the live

day, employers can log in and chat with the visitors and will have access to all of the resumes of the candidates who visit the booth. The program is 100-percent "mobile friendly."

Job seekers statewide will be able to conveniently search job listings, meet with hiring com-

panies, receive tips for resume

writing and job interviews – and learn more about Missouri Job Center services and training opportunities – also from

their phones. The first of the scheduled virtual job fairs took place Sept. 22 and was considered successful, with more than 120 registered job seekers participating.

"We were pleased with the turnout and feedback from our first virtual job fairs in July and

a safe and completely virtual setting."

Interested job seekers can register for any of the upcoming fairs at returnstrongmo.easyvirtuallfair.com. Registering is as easy as entering your name, phone number and email address; setting up

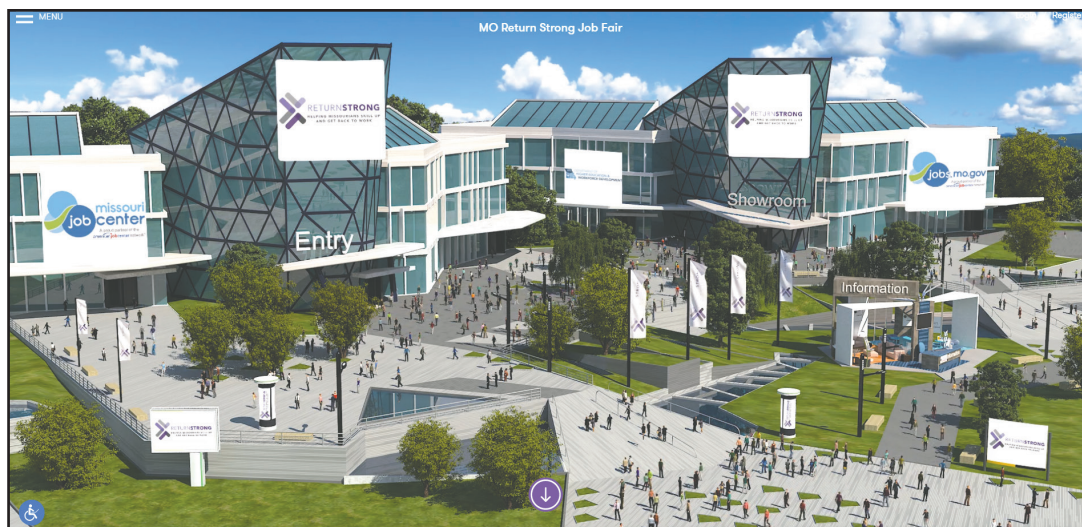
reach out after the fairs.

Employers can register and set up their virtual booths by visiting returnstrongmo.getyourbooth.com.

Throughout September, the MDHEWD celebrated Workforce Development Month by raising awareness for its many job training and career advancement initiatives. In addition to hosting virtual job fairs, the department launched the state's new Missouri Apprentice Connect portal, opened all remaining closed Job Centers, and hosted the annual Chief Local Elected Officials Summit.

Upcoming fairs will take place from 10 a.m. – 2 p.m. on the following dates:

Tuesday, Oct. 6
Tuesday, Oct. 13
Tuesday, Oct. 20
(Manufacturing specific)
Tuesday, Oct. 27
Tuesday, Nov. 3
(Agriculture specific)
Tuesday, Nov. 10
Tuesday, Nov. 17
Tuesday, Dec. 1
(Information Tech specific)
Tuesday, Dec. 8
Tuesday, Dec. 15



panies, receive tips for resume writing and job interviews – and learn more about Missouri Job Center services and training opportunities – also from

August," said Mardy Leathers, director of workforce development. "With our new software, we'll be able to connect more job seekers and employers – in

a password and selecting the desired fair time and date. Job seekers are advised to create a profile and upload their resumes so employers can easily

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A Matter of Trust

What if Your Financial Advisor Retires?

As you transition through life, your needs will change, particularly with your investments and estate plan. It can be difficult to know when you should take action in anticipation of these changes or how you can adjust as a result of these changes.

As you focus on the future, you may be wondering what would happen if your financial advisor decides to retire. Do they have a succession plan to avoid disruption in service? Who will your family members consult in the future? If your advisor has already retired, has the firm been proactive in terms of calling you? What will motivate your new advisor to consider the big picture for you?

If your advisor has retired, here are several things to consider before establishing a new relationship.

Depth and Breadth of Staff

Is it time to work with a comprehensive wealth advisor? You are more than your investment portfolio. You need a company with bench strength and different types of expertise. If you have sold a business, are near retirement, or preparing for multi-generational wealth transfer, you may have outgrown your current adviser.

Consider this, what if your needs were served by a team of experts? A team approach could help you plan for the future by thinking holistically. Your team of advisors should be made up of dedicated professionals who pursue continuing education through certifications.

Why? A single person can't be an expert in all areas, so a team provides the range of experience and collaboration to create the best strategy for you. Your team should be forward-looking in terms of economic events and changes in your personal situation. They can explain how your portfolio will work in concert with your estate plan.

Fiduciary Standard

Now, let's go one step further and hold this team to a high level of accountability. In other words, this team should serve you in a fiduciary capacity.



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

What does this mean? A fiduciary relationship is based on trust. It's a legal obligation to provide advice and make decisions that are always in your best interest. The fiduciary standard differs from the suitability standard that many financial advisors may follow.

Second Opinions

When meeting with a successor, consider whether their personality is a good fit with yours and if their investment philosophy lines up with your goals and preferences. If you don't feel a strong connection, you can interview other firms and learn about the people who will be taking care of you and your family.

Ask what they love about their jobs and if they offer other services that may benefit you. A comprehensive wealth manager should have a lot of people on staff to take care of clients whether that's through complimentary bill-pay services, financial planning, the facilitation of family meetings, or proactive meetings with your attorney and tax professional.

Before you're handed off to the "new person", take charge of your financial future and interview several firms. This is an opportune time to get a second opinion on your current portfolio to learn what you are paying and how your investments have performed. There may be a better way to achieve your goals! Contact Trenny Garrett today at (573) 302-2474 or garrett@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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SHOW UP.
BE CONSISTENT.
BE PERSISTENT.
BE A GIVER.

Oh, and don't be afraid to ask for help!

Opportunities are presented daily, in life and in business. Most people either don't recognize them, they decline them, or they make excuses about why they can't explore and leverage them. BUT ... those who actually show up to opportunities, are consistent with their efforts, are persistent in their follow-up, and bring value to the relationships they develop through those opportunities, will ALWAYS convert more sales.

Look, we're all investing dollars in marketing and advertising with the goal of getting more sales. But the reality is that your marketing and advertising campaigns don't actually close the sale for you. The goal of your marketing and advertising is to get the prospects (or leads) to your door, website, or funnel.

Ultimately, YOU have to actually close the sale. Here's the rub.

Most people fail to invest a portion of their marketing budget to getting better at this part.

Let's be clear, by "budget" I don't just mean dollars. I mean time and energy, too. If you aren't investing time, energy, and dollars into building your personal and business brand, you are actually WASTING a huge portion of your marketing dollars.

By "brand", I don't mean your logo, or your website, or your brochure, or your signage.

By "brand", I mean how people FEEL about your business. How they perceive your business. How they talk about you and your business in the marketplace...

The first thing you have to do is show up. You need to be in "the room."

When you're presented an opportunity to meet people and start forming relationships in the market you serve (or those who have connections in the market you serve), it

is so important that you show up. This one step puts you head and shoulders over most of your competition immediately.

Ask for help.

Leverage your connections to enhance areas of weakness in your business. Look at mastermind groups, business coaches, business networking groups, Chamber of Commerce. You get it - the resources are plentiful. If you are going at it alone, you will always have a lower ceiling than the competitor who is leveraging the experience, influence, and ingenuity of others. It's imperative that you position yourself as an expert resource. You want to be open, be reachable. Add value to relationships and you'll get value from your relationships.

Stay in front of the people that you want to do business with. Consistency is key.

And follow up - every time.

Persistence in your follow-up and adhering to your commitments makes you a stand-out ... in a big way.

Here's the thing ... marketing and advertising drive leads and prospects.

But it's your relationship efforts that help you close the sales. If your personal and business "brand" is that of leadership, contribution, consistency, and expertise, you will be the "go to" - every single time.

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Are you ready to purchase a Vacation Home at Lake of the Ozarks?

Buying your first home is a huge step in many people's lives. It is exciting and provides a sense of accomplishment. You know what provides nearly the same level of excitement and pride? Buying the vacation home! When you purchase a vacation home at Lake of the Ozarks, you're entering into the lake lifestyle, a luxurious and leisurely experience.

When the time comes to secure your dream vacation home, financing can be a powerful asset. Let my years of lending expertise work for you to secure your second home mortgage at Lake of the Ozarks. Continue reading our blog to discover ways to secure your new home away from home.

Types of Financing

When it comes to financing a vacation home, there are a couple options that homeowners can utilize. Below we will describe the two options available and go into some details about each.

Conventional:

Conventional loans for vacation homes are structured very similarly to that of a primary residence loan. There will be a required initial down payment, which can vary in percentage based on qualifying factors, but they can be as low as 10% down. The loan payment plan will be amortized over the course of 10-30 years. This type of loan can be secured as fixed or adjustable interest rates.

HELOC:

A Home Equity Line of Credit (HELOC) is just what it sounds like, a line of credit tied to the equity you have built up in your home via continued regular payments. This type of loan is separate from your conventional loan, so if you already have a conventional loan on your primary home, this would count as a second lien. HELOC's typically offer adjustable interest rates and have varying draw/payment terms.



Vacation Home Mortgage Checklist

If you're in the market for a vacation home, it's likely that you have some experience in purchasing real estate. However, it never hurts to have a friendly reminder every now and then. When preparing to secure financing for a vacation home, it is important to have a few items covered before you start house hunting to ensure a smooth and timely closing.

- Good credit
- Ability to make down payment/closing costs
- Assets/Reserves
- Low debt-to-income ratio
- Proof of vacation home status vs. investment property

Let's Get Started

Team Lasson has been assisting clients in securing their very own vacation homes at Lake of the Ozarks for years. We are proud to be able to serve the homeownership and financing needs of our community, as well as helping to expand the community by establishing quality vacation home mortgages at Lake of the Ozarks. So, when you're ready to purchase your second home, let us help you get to the beautiful Lake of the Ozarks.

Michael Lasson
Senior Loan Officer
NMLS #: 493712
4655 B Osage Beach Parkway
Osage Beach, MO 65065
Direct: (573) 746-7211
Cell: (573) 216-7258
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Email: mlasson@fsbfinancial.com
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FBI warns about election crimes

Fair elections are the foundation of our democracy in the United States, and the FBI is committed to protecting the rights of all Americans to vote. The FBI is issuing this warning to educate voters about federal election crimes and how to avoid them, and to encourage voters to report suspected violations.

"Every year, Americans pick their leaders and make their voices heard through elections," said Calvin Shivers, assistant director for the Criminal Investigative Division. "Those elections must remain free and fair to ensure voters' voices are truly heard. As Americans get ready to vote, the FBI is asking each citizen to remain vigilant and report any suspected criminal scheme targeting voters to the FBI immediately."

Election crimes threaten the legitimacy of elections and undermine public confidence in our democracy. Election crimes fall into four broad categories:

BALLOT FRAUD

Campaign finance violations
Patronage offenses

Civil rights violations, such as voter suppression or voter intimidation

While individual states and localities have the constitutional authority and responsibility to manage elections and have their own election laws, an election crime becomes a federal crime when one or more of the following occurs:

- A ballot includes one or more federal candidates
- Election or polling place officials abuse their office
- The conduct involves false voter registration
- The crime is motivated by hostility toward minority protected classes

• The activity violates federal campaign finance law

Examples of federal election crimes include, but are not limited to:

- Giving false information when registering to vote
- Voting more than once
- Changing ballot markings or otherwise tampering with ballots
- Compensating voters
- Threatening voters with physical or financial harm
- Intentionally lying about the time, manner, or place of an election to prevent qualified voters from voting
- Political fundraising by federal employees
- Campaign contributions above legal limits
- Conduit contributions
- Contributions from foreign or other prohibited sources
- Use of campaign funds for personal or unauthorized purposes

VOTER SUPPRESSION

Intentionally deceiving qualified voters to prevent them from voting is voter suppression—and it is a federal crime.

Do you know when, where, and how you will vote? If not, you can find this information at eac.gov and usa.gov/how-to-vote.

Not all publicly available voting information is accurate, and some is deliberately designed to deceive you to suppress turnout. Bad actors use various methods to spread disinformation about voting, such as social media platforms, texting, or peer-to-peer messaging applications on smartphones. These bad actors may provide misleading information about the time, manner, or place of voting. This can include inaccurate election dates or false claims about voting

qualifications or methods, such as false information suggesting that one may vote by text, which is not allowed in any jurisdiction.

Always consider the source of voting information and verify that it is accurate.

Report any suspected instances of voter suppression—especially those received through a private communication channel like texting—to your local FBI field office.

RECOMMENDATIONS FOR PROTECTING YOUR VOTE

Know when, where, and how you will vote.

Seek out election information from trustworthy sources, verify who produced the content, and consider their intent.

Report potential election crimes—such as disinformation about the manner, time, or place of voting—to the FBI.

If appropriate, make use of in-platform tools offered by social media companies for reporting suspicious posts that appear to be spreading false or inconsistent information about voting and elections.

Research individuals and entities to whom you are making political donations. If something seems suspicious, reconsider the donation.

The FBI encourages the public to report information concerning suspicious or criminal activity to their local FBI field office. For additional election-related assistance and resources, please visit the following FBI webpage:

Election Crimes and Security
<https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/election-crimes-and-security>

"Insurance Talk"

Usage Based Insurance Offers Rewards for Good Drivers

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

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

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

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



Katie Peacock, CISR

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

Some usage-based insurance programs could have a negative impact on your auto insurance, but others usage-based programs give you a discount for signing up to use the program; like Nationwide & SafeCo.

I would recommend checking with your auto insurance agent to see what kind of usage-based insurance program is available with your insurance company and find out if its going to be a good fit to save you money.

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

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Retail center a slow starter but still moving forward

By Nancy Zoellner

On September 23, 2017, the Osage Beach Board of Aldermen approved a Tax Increment Financing plan to help fund the development of Osage Beach Commons. The proposed \$30.5-million project is to be built on a 13.7-acre parcel previously occupied by the Golden Door Motel and Jake's Steak and Fish Restaurant. When completed, the center is to contain a mix of stores and restaurants.

This September 3, aldermen granted an extension on the project after it was requested by the developer and recommended by City Attorney Ed Rucker as a "reasonable response to the impact of the Coronavirus Covid-19 Pandemic." According to the initial agreement, public improvements were to be completed by September 21, 2020 and the developer was to achieve "substantial completion" of the project no later than September 21, 2020.

Rucker told the board that the unprecedented nature of

the pandemic invoked the excusable delay provisions of the redevelopment agreement and by extending the deadlines with specific dates, it would give the developer room to adjust the timeline and at the same time, protect the city's interests. The alternative would require the city to declare a breach of contract and then struggle over the length of the excusable delay.

"Three years ago you passed the Osage Beach Commons Tax Increment Financing plan. Due to the unprecedented nature of the COVID-19 emergency, the developer will not meet the deadline. In conversations with the developer over the last couple weeks it's become clear that they are very interested in building, they want to proceed and they want to keep the project alive. It does no good for us to let this project sit and let them default because, according to the TIF agreement, this is an excusable delay," Rucker said, adding that while the developer requested a three-year

extension, it does not mean that the developer will take another three years. "Instead, the developer will be given a three-year window."

Under the new schedule, the developer must complete construction of public improvements no later than September 21, 2023 and achieve "substantial completion" of the project – approximately 100,000 square feet of retail space – no later than September 21, 2024.

The ordinance also amended the revenue schedule.

In early September, City Administrator Jeana Woods said although rumors were flying she had not heard of any tenant contracts signed yet, "But I think a lot of people assumed the project wasn't going anywhere so it's good to have something positive to report."

HOW A TIF WORKS

Local Tax Increment Financing (TIF), created by the Missouri General Assembly, allows a portion of the new taxes that a development generates to be used by the developer to repay

the costs of the project itself.

Woods said the Osage Beach Commons project is a "pay-as-you-go TIF," which means the city will not be spending any of its funds and instead, will see some immediate money "because we don't let them TIF 100 percent of the new tax." She also said the developer was proposing a 12-year payoff.

According to the Missouri Department of Revenue, TIFs may be used to pay certain costs incurred with a redevelopment project. Such costs may include, but are not limited to:

- Professional services such as studies, surveys, plans, financial management, and legal counsel;
- Land acquisition and demolition of structures;
- Rehabilitating, repairing existing buildings on site;
- Building necessary new infrastructure in the project area such as streets, sewers, parking, lighting; and
- Relocation of resident and business occupants located in the project area.

Areas eligible for a local TIF must contain property classified as a "blighted," "conservation," or an "economic development" area, or any combination thereof, as defined by Missouri Statutes.

A property may be declared blighted in an area which, by reason of:

- The predominance of defective or inadequate street layout;
- Unsanitary or unsafe conditions;
- Deterioration of site improvements;
- Improper subdivision or obsolete platting; or
- The existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, and results in one of the following - retards the provision of housing accommodations or constitutes an economic or social liability or a menace to the public health, safety, morals, or welfare in its present condition and use.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE FOUNTAIN

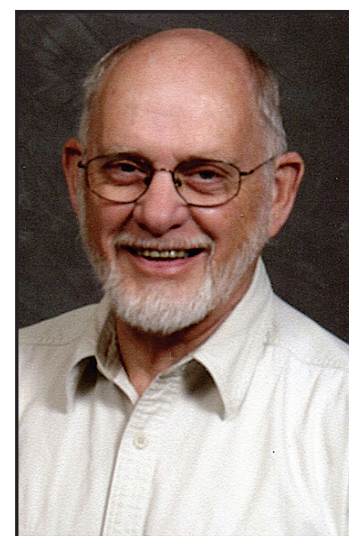
In last month's column we visited the old Rock Island Railroad Bridge spanning the Osage 40 miles downstream from Bagnell Dam. It was abandoned decades ago. The little hamlet of Hoecker south of the bridge is extinct. As you journey down

the Osage from Bagnell you quickly find yourself embedded in the topography with muddy riverbanks on both sides often well above your head. This often blocks your view of the surrounding land except for distant hills and bluffs making it difficult to determine exactly where

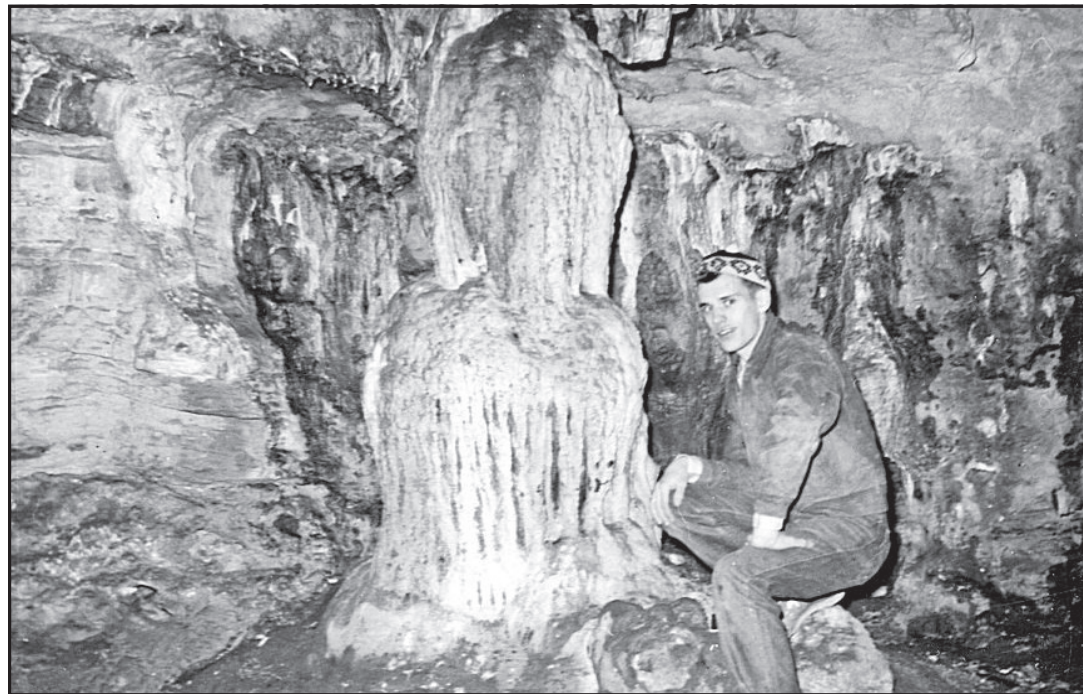
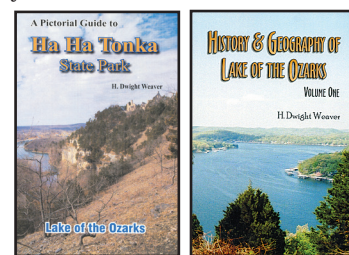
you are with regard to more familiar landmarks of the countryside.

The small settlement of Hoecker, where a son of Joseph Hoecker operated a general merchandise store, never amounted to much. The settlement came into existence in 1904 and its

post office closed in 1921. It had a school, a few houses, Joseph's business and a building that served as a railroad depot. St. Elizabeth is six miles away, Meta seven miles away. Today, downstream about two miles is the Osage Tavern State Wildlife Area with a campground. Adjacent and high on the bluff is the inaccessible Bat Cave with its huge entrance. The town of Henley, which is closest to the bridge, is noted for having a splendid natural arch and bridge as well as Natural Bridge Cave. This author explored the modest sized cave more than 50 years ago and is in the photo at age 16, a photo by my late caving buddy Bob Rothwell. The photo features a stalagmite column known as The Fountain. When I was there as a teenager the land owner told me the stalagmite column had an opening containing water that people drank from. At the time, the hole and pool contained a dipper people used for drinking. My flashlight revealed bat droppings and even small critters in the water so we didn't take a drink.



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.



Lots of fall fun taking place at the Lake this month

By Nancy Zoellner

Officials all agree – the summer of 2020 was possibly the busiest in history. With many businesses continuing to allow employees to work from home and numerous school districts both near and far holding virtual classrooms only, they agree the Lake might set a record for fall too.

Although some events have been cancelled due to the pandemic, calendars show the Lake will continue to offer a wide variety of activities for every age and every taste.

This month will kick off with the **OFFSHORE AT THE OZARKS** - a SuperStock & SuperCat powerboat racing event set for October 2 and 3 and headquartered at Camden on the Lake. Spectators will be allowed to line the race course, set to run between the 6 and 8 mile marks of the Osage.

May's **HOT SUMMER NIGHTS**, a classic cruise for vintage and custom cars, trucks and motorcycles, was moved to Saturday, October 10. The theme is "Invasion of the Rat Rods." The event, to be held from 11 a.m. to 4 p.m., will offer entertainment and family fun activities on the Historic Bagnell Dam Strip. No registration is required – just show up and show off your ride. There is no entry fee and everyone is welcome. Masks are not required and hand sanitizer stations are offered at several locations on the Strip.

The **FALL FESTIVAL AT THE FARM** is set for October 10 at the Missouri Forget-Me-Not Horse Rescue and Sanctuary, 1025 Heritage Road in Linn Creek. Hay rides, music, a pumpkin patch and food will be available at the fundraiser.

The Camdenton Parks **FIRST ANNUAL CHILI COOK OFF** will also be held from 10 a.m. to 3 p.m. October 10 at the Camdenton City Park. In addition to getting to taste award-winning chili, you can also enjoy live music and entertainment, balloon artists and yard games like corn hole, badminton, croquet and sand volleyball. A tractor led hayride will run to and from the parking lots and around the circle drive to cooking stations all day long. Like to cook? Plan to enter! The contest will include four divisions - Youth, Family, Business and Restaurant/Professional. Four

styles of chili will be judged for each division - Texas Red, Homestyle, Veggie and Open; 1st, 2nd and 3rd place will be awarded for the 4 styles in each division and a People's Choice Award to the chili chosen most often by those sampling the chili. The cost is \$20/team to compete. Chili tasting by the public is \$5 for 5 samples. Proceeds will benefit the Concerns of Police Survivors (C.O.P.S.), headquartered in Camdenton. Pre-registration is required to

will run from 2 to 3 p.m. A fish fry will follow. The entry fee is \$50 per fisherman or \$20 for Youth Division (12 and under). The fish fry is free to all participants. There's a guaranteed \$3000 payout to top five teams. \$10 entry into the Big Crappie Contest. Other prizes, including a CFMoto 4x4 ATV for the Big Crappie taken in an Aluminum boat, will be offered. Pre-register and you have an open start anywhere on Lake of the Ozarks at 7 a.m.

ing, Palasota's Place BBQ ...and much more!

Those in the market for home improvements should stop by the **LAKE WEST CHAMBER OF COMMERCE'S BUSINESS EXPO**. The event is set for 9 a.m. to 4 p.m. October 24 at the Lake Christian Academy, 17178 North State Hwy 5 in Sunrise Beach. Visitors will find a wide-range of products under one roof and business representatives from Lake-area businesses will be available to an-

on the Strip event, several other activities will be taking place around the Lake.

You can take the little trick or treaters to **HYVEE HOLLOW** in Osage Beach from 3 to 6 p.m. on Halloween. More than 40 booths manned by vendors, organizations, and business owners will feature candy and non-candy treats in a fun outdoor setting. A \$2 admission is charged. In addition to trick-or-treating, kids can enjoy the hay maze and take advantage of free hot dogs and drinks while they last. Those who would like a booth/candy station to promote their business or organization should contact Mike Clayton with Wonderland Camp at 573-280-5648. Proceeds from the event will go to The Dream Factory and Wonderland Camp.

Adults looking for an opportunity to dress up and get their spooky on can have a **"HOPPIN' HALLOWEEN"** at the Horny Toad with DJ Lou Diesel. The event will include a costume contest and spooky drink specials. There's no cover charge – it's free to attend. H. Toads is located at 2359 Bittersweet Road on Horseshoe Bend.

Trick or Treaters are invited to attend the Annual Trunk or Treat to be held from 5 to 7 p.m. Saturday, October 31 at Kent Memorial Lutheran Church, located at 184 Sunset Hill Drive in Sunrise Beach.



compete. Visit <https://camdenton.recdesk.com> to sign up. Contact Parks Director, Larry Bennett at 573-346-3600 for more information.

Lake of the Ozarks Food Bank Advisory Council will host the **2ND ANNUAL HALLOWEEN COSTUME 9 HOLE GOLF TOURNAMENT** on October 11 at the Oaks Golf Course at Margaritaville Resort. The fee is \$240 per team or \$60 per individual and it includes on-course proxy prizes, games, and mulligans. A few friendly contests will also be held - Best Overall Score, Best Themed Team Costume, Best Overall Costume and Scariest Costume. For more information or to register a team e-mail Jasen Jones at jjones@oldkindershook.com. Proceeds will be used to support food pantries in Camden, Miller and Morgan counties. All money stays in the Lake of the Ozarks community.

Surdyke Yamaha's **GO FISH CRAPPIE TOURNAMENT** will also be held October 11 from Surdyke's Port 20, located at 5395 Spruce Lane in Osage Beach. Participants will fish from 7 a.m. to 2 p.m. and the weigh-in

A FALL FESTIVAL AT STARK CAVERNS is set for 10 a.m. to 5 p.m. Saturday, October 17. Bring the whole family and book a cave tour, shop vendor booths featuring local and regional artisans, try your hand at sluice mining or geode cracking and enjoy delicious food. Stark Caverns is located 7 miles north of Bagnell Dam, just outside of Eldon.

BALLPARKS NATION FALL FESTIVAL from 4 to 10 p.m. Saturday, October 17 and from 11 a.m. to 4 p.m. Sunday, October 18. It's a free event open to the community and ball teams. Organizers say bring lawn chairs and plan to spend the day enjoying food, drink, caricature artist, and more – some with fees. Saturday will include a ribbon cutting ceremony at 5 p.m. BBQ, a beer garden and bonfire for Smores will also be offered and a laser light show, fireworks and DJ will take place after sundown. Sunday's activities will include face painters, balloon artist, caricature artist, tricycle races, corn pit for kids, bounce houses, giant slide, hay ride, pumpkin paint-

swer any questions. Parking is free as is admission. Lunch and snacks will be sold as a fundraiser for the Academy.

Although the Bagnell Dam Strip Association won't be hosting its annual Halloween

Crosswords Solution

Puzzle on page 21

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

Managing Rental Property

The Times We Live In

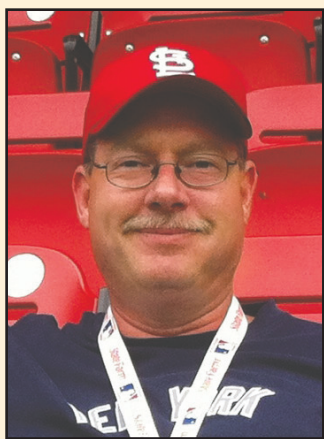
Here we are six months plus into the "Pandemic". At this point we all know someone who has gotten sick or possibly even died from Covid19. To say that the virus has affected our rentals is an understatement!

We seemingly break a sales record every week these days. Some examples; we had more revenue in July of this year than we did for the entire year in 2009. We beat the all-time, one-week sales record from last year, each week from the second week of May through the end of June, seven consecutive weeks! We also beat our record for monthly sales for the months of May through October and the list could go on and on.

The questions that remain unanswered are, "how long with this affect rentals" and "is this the new normal"? At this point I am hesitant to base any projections for 2021 based upon our numbers from this year. But what does that mean going forward?

Our area received a lot of extra television exposure this summer that we normally would not get. That exposure added up to record rentals for not only our company but others as well. Also, many businesses had a much better summer due to all of the extra "free" exposure that our area garnered. In fact we ended up with guests that had originally planned on going to Europe or Hawaii but couldn't due to restrictions in those areas.

In planning for the 2021 season we will be watching developments very carefully. If areas are still shut down, that could be good for rentals here at the Lake of the Ozarks. If restrictions are lifted then things could shift back to the old normal. We plan on pushing the fact that we have plenty of



Russell Burdette

out-door space to social distance including three state parks and a lake that is almost 100 miles long. And we have seen that guests feel more comfortable renting a private home or condo where they can stay with their family and yet be socially distanced from other people.

While many of our fall festivals have been cancelled there will still be plenty to do at the Lake. People can enjoy the fall colors, scenic parks, scenic drives around the lake, the crisp cooler weather and the wide variety of places to enjoy a great meal, either by dining in or by taking food back to their home or condo.

We are currently working on some creative promotions for the fall and winter that will allow guests to social distance while still enjoying our beautiful area here at the Lake of the Ozarks. Fishing, hiking and bike trails are just a few fun outdoor activities that guests can enjoy this fall.

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.

Lake Area Chamber Fall Dinner & Awards October 22nd, 2020

"The Show Must Go On" is the fitting theme selected by the Lake Area Chamber of Commerce for their upcoming Annual Fall Dinner & Awards. Members and Guests are invited to attend this annual occasion on Thursday, October 22nd from 5:30 – 8:30pm at The Regalia Hotel & Conference Center.

"With the facility allowing the opportunity to space tables further apart as well as transitioning from the usual tables of 10 to tables of 6, we felt these along with a few other updates, will allow us to continue with hosting this in person event" stated Executive Director, K.C. Cloke.

Many traditions will continue this year including honoring the 25th year Chamber Member anniversary's in addition to presenting the prestigious



annual awards for Small & Large Business, Non-Profit, Young Professional, and Distinguished Citizen of the year.

We hope to see all of our Chamber supporters who contribute to the prosperity and growth of our wonderful

community in attendance. Tickets can be purchased online at LakeAreaChamber.com or by calling the chamber office at (573) 964-1008. Reservations are required and must be made by October 16th, 2020.

In-Water Boat Show touts highest attendance in history

The Lake of the Ozarks Marine Dealers Association announced today that the In-Water Boat show held September 25th through 27th was the highest attended in-water show of all time. LOMDA always produces 2 in-water shows per year, the first in April at Dog Days, and this Fall show in September at Capt Ron's. After a record breaking year for sales in the marine industry at the lake, this boat show's overall attendance surpassed that of both in-water shows since records have been kept.

Mike Kenagy, Executive Director of the Marine Dealers Association said, "We are pleased with the record breaking attendance of this show. There are now so many more families in and around Lake of the Ozarks choosing boating as a leisure activity, and our dealers are here to service all of them."

The in-water show had a record number of vendors displaying this year as well. Of course the dealers exhibited the latest water craft, but vendors also showcased docks,



boat lifts, accessories and everything else to complete your boating experience.

Roger Hulett, owner of the marketing firm MBC that promotes the show said, "Our team got very targeted with our marketing efforts this year for the show, reaching out to specific customers with a real interest in these products. It's been a different year, and we've had to reach out to these customers through more targeted means".

Over the Winter months LOMDA will produce shows

in Overland Park Kansas on January 28th through 31st of 2021, and then in St Charles Missouri on March 4th through 7th. The in-water shows will return to the lake April 16th through 18th at Dog Days at the 19 mile marker. The Marine Dealers Association is made up of over 40 individual boating related companies, and for more information on members or upcoming shows, you can visit their website at www.lakeozarkboatdealers.com

**Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com**

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

32nd Annual Magic Dragon Street Meet Nationals Rallies at the Lake of the Ozarks

The Magic Dragon Street Meet Nationals held on September 11-13, 2020 rolled out a showcase of epic "rides" for all to see on the Historic Bagnell Dam Strip. The almost perfect

September 11th. Throughout the three day event, participants and spectators explored all the Bagnell Dam Boulevard and our Community has to offer, as many were seen driv-

rector K.C. Cloke.

An event of this magnitude takes tremendous planning and hard work. There are many entities and individuals to thank for their time and support including the 75+ volunteers, the City of Lake Ozark, Lake Ozark Fire Protection District, the Lake Ozark Police Department, our Presenting Sponsor Summer USA, and our other sponsors and businesses who provided various forms of support. Lastly, but certainly not least, we would like to thank all the Magic Dragon Street Meet Nationals participants, especially our newcomers, who spent the weekend with us showcasing their incredible vehicles ensuring the quality of our show year after year.

Mark your calendars for the 33rd Annual Magic Dragon Street Meet Nationals being held on April 30 - May 2, 2021 on the Historic Bagnell Dam Strip! Registration will open on January 1st, visit our website MagicDragonCarShow.com and like us on Facebook for additional information and to keep up to date on all the event details. Get your motors running in 2021! We will see you here!



weather allowed for a comfortable distanced crowd! Hosting over 700 show vehicles along with thousands of onlookers from local and afar, there was a steady flow of admirers' during all hours of the show; not to mention the wonderful flow of friends and visitors of the Hot Summer Nights event shouldering Magic Dragon on Friday,

ing around the Lake Area. The strip and host site remained active from the early hours of the morning, into the later hours of the night! "To be able to host this event this 32nd year, considering our current environment, adding the acute focus of everyone's safety, was a huge success in itself!" stated Lake Area Chamber Executive Di-

Caller-IP Sells Camden Co. Wireless Internet Operations to Wisper ISP, Inc.

Caller-IP is happy to announce Wisper Internet will be taking over their wireless Internet operations in Camden County, MO.

When asked about the acquisition, Caller-IP CEO, Bret Fisher stated, "Caller-IP has maintained wireless Internet operations in the state of Missouri and Florida since 2005. As you can imagine, traveling between the two has always been a hassle. After 12 years, I decided to no longer pursue operations in the state of Missouri and to settle in Florida. I believe our customers are in good hands with Wisper. They will take what we have built and expand upon it."

The need for reliable, high-

speed Internet in Camden County, MO is great. Millions of vacationers' flock to the Lake of the Ozarks every summer, which produces a large boost to the county's economy. Without a reliable Internet connection, businesses risk losing these vacationers. Margery Tomain, the owner of the Blue Cat Tavern and Grill has turned away customers because of her current unreliable Internet connection. She stated, "When my Internet goes down, I can't process customer's credit cards. Expecting and asking our customers to carry around cash is unacceptable in today's age of technology. Plus - It's embarrassing to have to explain to customers when it goes down.

If the customer has already started eating, we usually just have to write off the tab. It affects our reputation and our revenue takes a big hit as consequence."

Wisper has provided Internet service in Camden County, MO since 2017. The funds to continue expansion in the area were difficult to muster up until Wisper was named the winning bidder of \$220.3 Million in the Federal Communication Commission's (FCC) rural broadband auction, the Connect America Fund Phase II (CAF II). Wisper's CAF II funding began in February 2020. Visit the FCC's CAF II Auction 903 Map to view required build-out areas.

As the Lake Churns Upturn Market Despite COVID

At the start of 2020, it appeared that this year would bring a slight easing of existing property sales as new construction started to take off. I also felt that property values would not continue to increase as quickly as last year. Then COVID-19 made it's appearance and turned all real estate predictions upside down.

January and February residential sales had increased by 18.9 percent in 2020 versus 2019. This included all homes and condos closed in those months. In March, lake area sales slowed down. We watched to see what the various restrictions and shutdowns across the country would bring. Businesses pivoted to allow employees to work from home and schools shifted to online learning. Thousands who had access to a lake home packed up and moved temporarily, many permanently, to Lake of the Ozarks.

By the end of May, lake area real estate sales had fallen in comparison to last year. The number of lakefront home closings had decreased by 2.5 percent. The sale of homes not directly on the water decreased 4.5 percent compared to 2019 and condo sales were down 13 percent.

Beginning in June, closing numbers roared and property values accelerated rapidly. It was unusual for any properly priced property NOT to receive multiple offers. The months of June through September had record increases in residential sales. During those four months, lakefront homes sold increased by 78 percent compared to 2019. Non lakefront home sales increased 21.4 percent and condo sales increased 57 percent.

Current YTD sales as of the end of September show that 2020 lakefront home sales increased by 41.2 percent compared to 2019. Non lakefront



Real Estate and Lake News with C. Michael Elliott

home sales increased 8.7 percent YTD and condo sales increased 22.8 percent.

Weekly sales stats for the last week of September indicate that sales remain strong into the Fall market. A review of the data for all homes and condos show that 68 new residential listings hit the market and 100 residential listings were marked as under contract. There also have been a total of 103 residential sales closed in the last seven days. All sales data obtained from the Lake of the Ozarks Board of Realtors Multiple Listing System for the years 2019 and 2020.

C. Michael Elliott and Associates is a boutique, privately owned office with a great group of knowledgeable, top-notch agents and staff that will work in your best interest and are enjoyable to work with. Please give us a call if you are considering buying or selling, we'll explain our services in detail and you can decide if we are a good fit for you.

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.

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Denny J. Berberich Owner

New Housing Concept

continued from page 1
heard from people on both sides.

"A few people have expressed concern that this will turn into subsidized housing – which the developer has assured us won't happen – but most support the idea because they know there's a great need for workforce housing," he said, adding that he got a first-hand look at the problem. "I just came here in July when I started with the city. The city was gracious enough to give me three weeks to find a place to live before I had to move here and I spent day in and day out trying to find something. I'd see a place, call and it would be taken by the time I got there to look at it! Just from my own experience, I know there's a definite shortage of housing for working folks. Hopefully this is the first step toward addressing that need."

Fry also said that although Wright has not worked in tiny home development before, he's done extensive research and reached out to those who have to get best practices and advice

on things to avoid or things that should have been done differently.

"In my opinion he's done due diligence – it's something he's committed to and he wants to do it right," Fry said. "We've got a lot of million-dollar Lake homes but realistically, that's not affordable for many people working through their career so this will hopefully be of benefit to a lot of people and a step towards them getting established in the community. We're excited about it."

Fry said the board of aldermen will hear the rezoning at their October 13 regular meeting. If aldermen approve the measure, the developer will have to apply for a special use permit, which would likely be voted on in November. "Realistically, if everything went as efficiently as possible, the developer could begin construction in December."

In 2016 the Lake of the Ozarks Regional Economic Development Council sponsored a four-county housing study that unveiled a critical need for affordable housing.



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SCORE webinars present best strategies for starting or growing

By Nancy Zoellner

The pandemic caused many to slow down, stay home and maybe even think about what they want their lives to look like moving forward. If that soul searching has brought thoughts of starting a business or making changes to an existing business, SCORE is ready, willing and able to help! One way they're doing that is by providing a series of webinars this month.

For each webinar, participants are asked to connect at least 5 minutes in advance to be sure they have a good connection. Upon registering, participants will receive a confirmation email with the SCORE Zoom link to attend. A Zoom account is not needed to participate.

• Learn What It Takes to Start a Business will be held from 6 to 8:30 p.m. Monday, October 5.

Those who dream of starting a business can learn what it takes to be successful in Part 1 of the Simple Steps to Starting Your Business.

In this free online workshop, participants will learn the advantages and disadvantages of owning a business; legal and insurance considerations; fundamentals of formation, organization, marketing, cash flow and funding sources; and business plan basics. Register by visiting <http://events.r20.constantcontact.com/register/event?llr=qdjt7ycab&oeidk=a07eh9uadqra5ce4127>.

• Human Resources 101 - You're ready to hire people—now what? is a two-part series focusing on human resources (HR). SCORE recruited local expert Danielle Bearden, leader of the HR Department at Lever1, to help participants understand important HR issues and to manage employees more effectively. These sessions explore workable strategies with a step-by-step guide. Learn how to navigate the challenges ranging from discrimination and wrongful termination to harassment and employee paperwork.

Part 1 will be held on October 8. It will cover recruitment, job descriptions, exempt vs. non-exempt, 1099 vs W2, onboarding, employee compliance, performance evaluations and the value of an employee handbook. Participants will

also explore why business leaders fail and how to avoid the pitfalls; they'll also learn how to better implement and track key HR objectives and how to set behavioral expectations and audit performance.

Part 2, set for October 15, will discuss such topics as discrimination, discipline, time and attendance, payroll, safety and workers' compensation and employee benefits.

Bearden leads the HR department at Lever1, a Kansas City-based professional employer organization (PEO) providing integrated services which allow business owners to cost-effectively outsource the management of human resources, payroll, employee benefits and Workers' Compensation. She has over 10 years of experience working directly with clients on their HR needs and brings her HR experience to the Lever1 team focusing on organization, growth, and employee relations. Her knowledge of local, state and federal laws influencing personnel actions helps Lever1 clients maintain the highest level of integrity and confidentiality at all times.

Both webinars start promptly at 9 a.m. and conclude at noon. Registration is \$20 and is non-refundable.

Attend one or both HR webinars but register separately. Register for Part 1 by visiting <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07eh9s6fk5c1d28292&oseq=&c=&ch=>.

Register for Part 2 at <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07eh9s9pex29d169c5&oseq=&c=&ch=>

• Fundraising Events for Nonprofits is planned for October 21.

Whether the goal is to raise money or to build friendships, this webinar will provide an overview of approaches to creating events for nonprofits. The webinar will be conducted by Beth Chappelow, owner of Chappelow Events, and Alex Shapiro, Kansas City Symphony Director of Development. It will cover the various advantages and potential drawbacks to event fundraising. Topics will include choosing the right event for your organization, strategies for successful plan-

ning and implementation, building realistic budgets, working with volunteers, common pitfalls to avoid, and constructive evaluation after the event.

Beth Chappelow is a veteran event planner with expertise in logistics, event design, and the art of diplomacy. She spent more than a decade in nonprofit fundraising and event planning with posts at The Points of Light Foundation, Nonprofit Leadership Alliance, and The Kansas City Symphony before launching Chappelow Events.

Alex Shapiro has worked at non-profits for almost 30 years. He is currently director of development for the Kansas City Symphony, where he supervises a team of six staff members

who are responsible for raising \$7.5 million annually. In 2017, he oversaw the successful completion of the Symphony's \$55 million endowment campaign. Previously, he served as director of Institutional Advancement at the Institute of American Indian Arts, a four-year arts college in Santa Fe, N.M. He was also director of development for the AIDS Foundation of Chicago.

Register by visiting <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07eh9s1lru2f017307&oseq=&c=&ch=>.

• Developing Your Online Presence is absolutely critical for all businesses. In this webinar, participants will learn step-by-step how to create a

business online marketing presence.

The webinar will cover how to brand your business and connect to customers online; building an online presence asset inventory; what business owners need to know about starting or improving a website; the basics of how search engines work; getting started on social media and developing a posting plan and implementing an email marketing program.

The webinar starts promptly at 9 a.m. and concludes by noon. Register now by visiting <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07ehb6239t75a5b108&oseq=&c=&ch=>.



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1

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2

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3

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Crossword Puzzle

THEME: IN THE KITCHEN

ACROSS

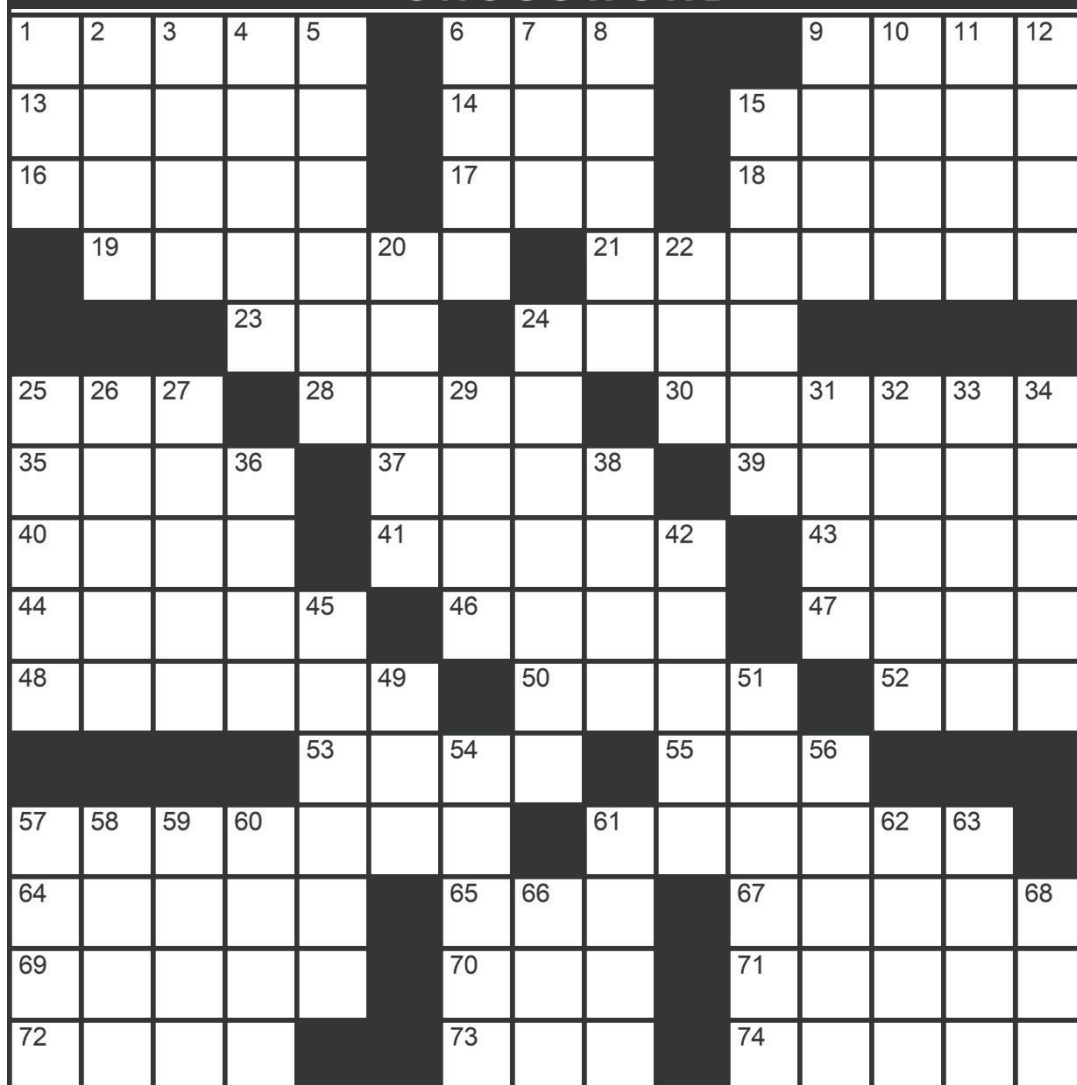
1. Capital of Ghana
6. Paris in Tour de France
9. Wild ox of India
13. Admiral's group
14. "Mele Kalikimaka" wreath
15. Julian Barnes' "The _____ of an Ending"
16. Telephone company
17. Acronym in a bottle
18. Birth-related
19. *Set briefly on fire
21. *Separate solids from fat in melted butter
23. *Crusty dessert
24. Uncouth person
25. Westminster broadcaster, acr.
28. Coffee break spot
30. *Scald quickly in boiling water
35. Like desert
37. Like Civil War reenactment battle
39. *Like old chips
40. Delhi dress
41. Subculture language
43. *Good or bad it emanates from stoves
44. "As the World _____"
46. Like Jekyll and Hyde's personality
47. This over matter?
48. Encryption device, a.k.a. _____ machine
50. Practice in the ring
52. Low-_____ image
53. Competitive advantage
55. NBA coach "_____" Rivers
57. *Dissolve browned food bits with liquids
61. *Thicken by simmering
64. Love, to Catherine Deneuve
65. Pigeon sound
67. Pianist's exercise
69. Resembling a fish
70. Hawaiian Mauna
71. Smart candy?
72. Tire swing holder
73. Bruin legend Bobby
74. *Yummy reward

Solution page 16

DOWN

1. Back of the boat
2. Staff symbol
3. Text messenger
4. Short version
5. Like number 1 to hydrogen
6. Besides
7. Opposite of paleo-
8. '70s music genre
9. Wheel in grandfather clock
10. _____-perspirant
11. Defender of skies
12. Count on
15. Growls angrily
20. What lighthouse does
22. Williams sister's return
24. On account of
25. *Turkey action
26. Hitler's Eva
27. Wispy clouds
29. *Incorporate an ingredient
31. Niels Bohr's study object
32. Rock bottom
33. Star Wars attacker
34. Shepherds' flocks
36. Sound at door
38. _____sack
42. Clearing in the woods
45. Viscous
49. Wood-shaping tool
51. Capybara, e.g.
54. GEICO's mascot
56. Like a button, but more so
57. Cuckoo
58. Dubai dignitary
59. Departed
60. Debussy's "Clair de _____"
61. Serengeti sound
62. *Preserve by adding salt
63. Old Norse texts
66. "_____ the ramparts..."
68. D.C. time

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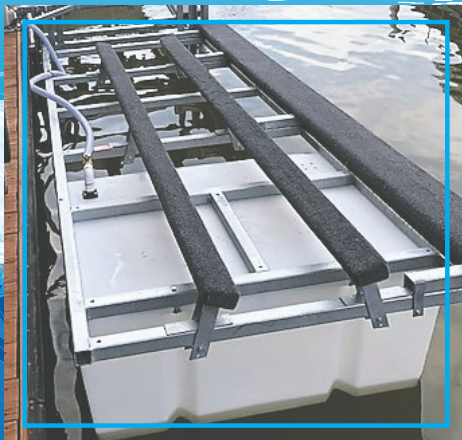


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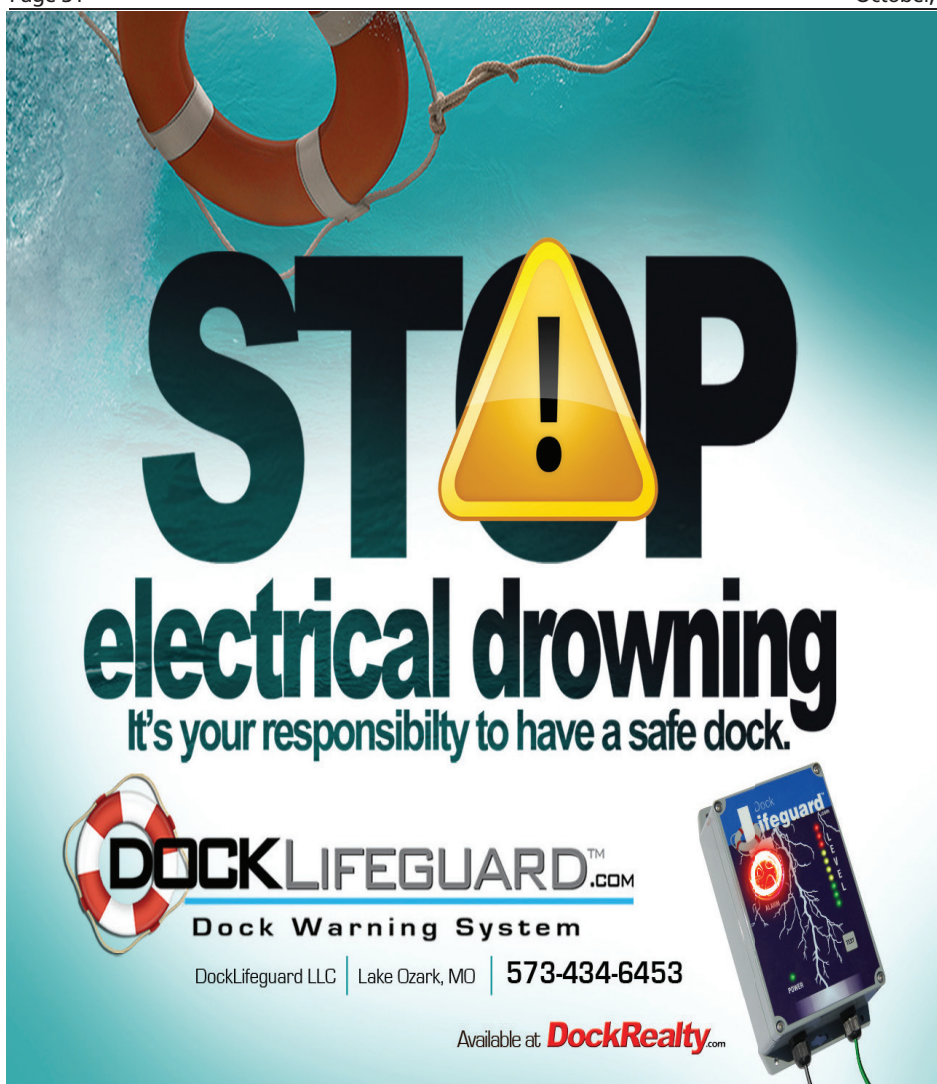
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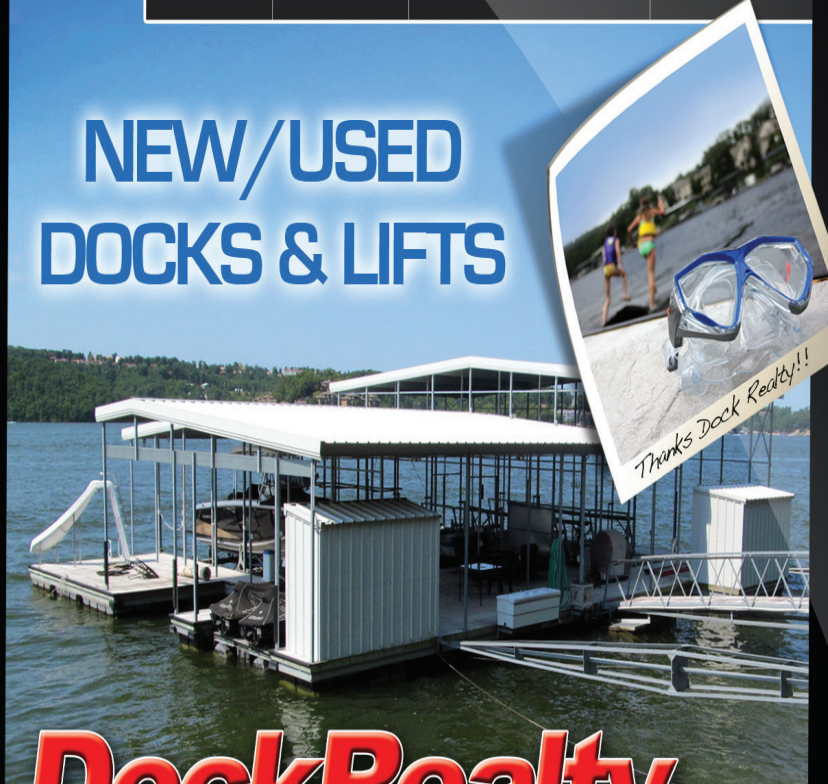
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