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OCTOBER, 2021



All Aboard!

Model Railroad Club hopes to bring all aboard at October train show. Pg. 6



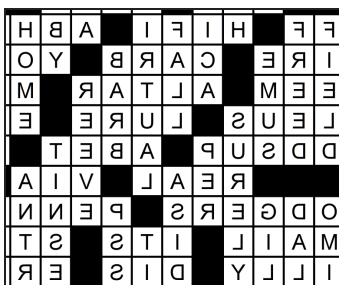
Celebrate Growth!

Casey's open, Aldi's on the way. Pg. 10



L.O. Police to Get Pay Raise

Area law enforcement pay increases spur change in all municipalities. Pg. 11



Crossword

Fill in the blanks on: 19 Solution: 16

Event overload: Lake Ozark exploring options

By Nancy Zoellner

Never, in the past seven years, has the Lake Ozark Police Department spent its entire budgeted line item for overtime. This year, the \$17,000 allocated for overtime for 2021 was spent by the end of June. The city moved another \$10,000 into that account but, according to Police Chief Gary Launderville, with four more events planned in the last three months of the year, it probably won't be enough.

He said that's why the city needs to have a serious discussion about how they will be handling special events in the future.

"Events are making it very difficult to attract new officers and definitely hard to retain current officers. Over the past two weeks, we have conducted five interviews for potential new hires. Three of the five had several years of experience but all of them declined due to too many weekends of mandatory overtime needed to cover events. The bashing of our city and police department on social media isn't helping either," he wrote in his monthly report to the city's Board of Aldermen.

"Personally, I am at a breaking point as well. We cannot continue to handle all of these events and maintain our primary mission for the entire city if this continues. We have the responsibility to all of the 1,800 residents of our city to provide services 365 days a year. We aren't currently doing that with all of the events and the huge masses of people on the Strip. Something has to change."

The issue of the PD being overworked and understaffed came to a head in early September.

The former organizer of Bikefest had met with city officials and business owners in mid-

The Lake of the Ozarks Convention and Visitor Bureau agreed to be the sponsor, however, they were not able to obtain liability insurance or line up security or even people to help di-

but right now I'm short four. And that isn't enough when you look at providing coverage 24 hours a day - especially with the huge numbers of people we have on the Strip. Fortunately, I was able to get help from Eldon, Versailles, and the Camden and Miller sheriffs' offices for Bikefest, but it was still overwhelming for all of us," the chief said. "Just manning the barricade to keep car traffic out 13 hours a day Thursday, Friday and Saturday took two guys. Everybody just thinks these events happen, but there are a lot of moving parts and it's not the city's responsibility to take care of them."

He said it would be different if the city played host to one or two events per year but instead, they will have hosted more than 20 by year's end.

"We're a tourist community. I get it. We have to expect some of this but although our events have grown tremendously, I have received zero contributions this year from organizations to reimburse the police department for any of its costs. In previous years, the half marathon has donated between \$500 and \$1,000, the car show committee has given us a check, other groups have helped offset some of our additional costs but this year - nothing," Chief Launderville said, adding that he even had to use money from his budget to purchase road closure signs for the Strip during Bikefest. "We need to look to the ones who are benefitting most by these events."

continues on page 16



July to inform them they would no longer be hosting that event, which is unofficially headquartered on the Bagnell Dam Strip and this year was set for September 15 through 19. No other group or business stepped up to take over Bikefest until a few days before bikers were to arrive.

rect traffic after the city agreed to shut a portion of the Strip to all but motorcycle traffic.

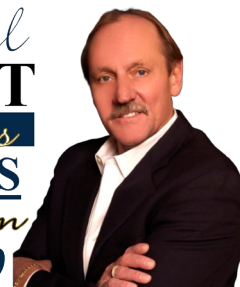
As a result, Chief Launderville had to scramble to bring law enforcement officers in from other agencies to make sure they had adequate police coverage.

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Armchair Pilot

By Nancy Zoellner

"CARPOCALYPSE." It's a newly coined phrase to describe another problem caused by the COVID-19 pandemic: a shortage of rental cars and a shortage of rental car employees. Those two issues have caused higher rates, dirtier cars and longer waits in line. According to AAA, average daily car rental rates have doubled - and at some airports they've tripled over the same time last year. Adding insult to injury, travelers can expect to wait two or more hours in line to pay those exorbitant prices. Travel Pulse reported that when tourism slowed last year, rental car companies began selling off vehicles. Now that travel has picked up again, companies are struggling to meet the demand - and they're having a difficult time finding employees to replace those who quit, took early retirement or who were laid off. With the holiday travel season approaching, the only advice offered is to make reservations well in advance - and then plan to exercise patience at the counter.

THE COUNTRY COULD SEE a full travel recovery by January. That's the opinion of United Airlines CEO Scott Kirby, who was interviewed on the September 19 airing of "Face the Nation." Kirby said although they didn't see the expected resurgence of travel in September, the majority of the downturn was caused by a lack of business travel. He also said he supported the Biden Administration's mandate of vaccinations for the workplace, calling it the "right way to go." However, he added that if the government decided to require vaccinations for airplane travel, they would be willing to check for that.

UNLIKE THOSE ENTERING the U.S. from the south, starting in November, foreign nationals traveling from the United Kingdom, the European Schengen area, Ireland, Brazil, China, Iran, or South Africa will be allowed to enter the United States without a quarantine period - if they can provide proof of vaccination and a negative COVID-19 test. As of late September, the government had not yet announced which COVID-19 vaccine would be required but White House officials said the list of approved vaccines would be made public prior to implementation of the new policy. In the

meantime, the Netherlands announced it would be dropping the mandatory quarantine for vaccinated U.S. travelers beginning September 22.

THE U.S. STATE DEPARTMENT issued a Level 4 Do Not Travel Advisory for four more locations due to very high levels of COVID-19 in the countries. According to the nonprofit World Travel and Tourism Council, which represents the international tourism industry, travel and tourism has contributed trillions of dollars to the global economy each year and has been responsible for more than 10 percent of all economic activity and millions of jobs around the world. The loss of tourism has caused many areas to suffer greatly - especially small island nations. In fact, according to the Council, of the top 20 countries most dependent on travel and tourism as a source of GDP, 15 are small island nations. As a result, crime has risen sharply in some of those places. The State Department suggests checking its Travel Advisory page at <https://travel.state.gov/content/travel.html> before making vacation plans.

MOBILITY CHAIRS COULD BE taking flight. A new study published by the National Academy of Sciences suggests that removing two rows of seats near the main boarding door could provide clearance for most mobility aids. Congress requested the study as part of the Federal Aviation Administration Reauthorization Act of 2018, a "wide-ranging reauthorization measure that provided the FAA with a host of critical new authorities and responsibilities on a broad range of aviation issues including enhancing safety, improving infrastructure, and enabling innovation." While some measures were to be implemented immediately, the FAA had up to five years to implement others. One component was to make air carriers compliant with civil rights protections. Although the study noted it was not possible to change all carriers to be ADA compliant, it was possible on two of the most common aircraft - the Airbus A320 and Boeing 737 - which have boarding doors wide enough to allow most mobility aids, and space to store the chairs during flight. The study said removal of the six chairs should offset the added weight of the power chairs. The study did not look at the possible revenue loss that could result by removing six seats.

LIKE MANY OTHER TRADES, COVID-19 is also causing a short-

age of employees in the airline industry. According to a story in *Flyer Talk*, when the pandemic brought travel to a halt, many pilots retired, others who had been laid off took employment in other sectors. As a result, now that people are returning to the skies, airlines don't have enough pilots - or other crew members - to operate a full schedule. Because it can take up to two years to train a flight crew, it could be more difficult to find cheap air fare - or even book flights - in the near future. Many airlines are urging travelers to buy their tickets as soon as possible to ensure they'll get to Grandmother's house this holiday season.

COVID-19 TRAVEL restrictions have also caused a food shortage - for primates in Bali. According to a report by USA Today, tourists regularly brought bananas, peanuts and other snacks to the monkeys in the Sangeh Monkey Forest. Without that food source, the monkeys on the resort island have started hanging out on the roofs of homes, then jumping down to "snatch a snack." They've also been raiding villagers' homes. Fearing a monkey assault, residents have started taking food to the sanctuary.

TRAVELER SATISFACTION with U.S. and Canadian airports reached a record high from July 2020 to January 2021. However, as passenger volumes increased and short-staffed airports struggled to meet the needs of travelers, those ratings declined. That's according to the 2021 North America Airport Satisfaction Study completed by J.D. Power that tabulated results from more than 13,000 survey responses. The surveys looked at six factors: terminal facilities, airport arrival/departure, baggage claim, security check, check-in/baggage check, and food, beverage, and retail. The survey was conducted at mega airports, handling 33 million or more passengers per year, and large airports with 10 to 32.9 million passengers per year. Because of reduced passenger volumes due to COVID, medium sized airports, which generally handle 4.5 to 9.9 million passengers per year, were not included in this year's study. With a score of 828 on J.D. Power's 1,000-point scale, Miami International Airport ranked highest among mega airports. In the Large Airport category, St. Louis Lambert International Airport had a score of 801 and Kansas City International Airport both received a score of 800.

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Owning and operating a small business in today's environment can bring challenges never before faced. SCORE hosts free, LIVE webinars every month on small business tips and strategies presented by business experts and mentors to help navigate those rough and ever-changing waters. Below is the list of free webinars to be offered in October. All webinars are one hour long, and all begin at noon Central Time.

To register for the webinars, visit <https://www.score.org/live-webinars>, where you'll also find other recorded presentations to view.

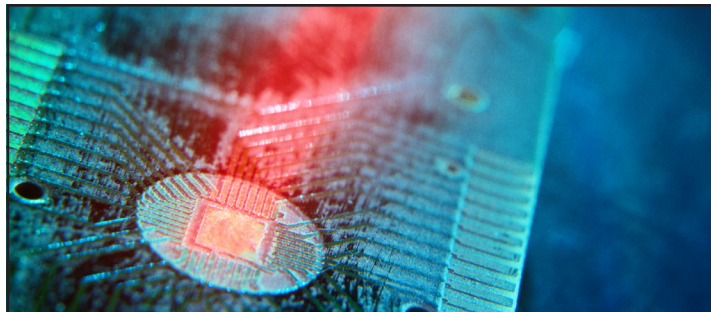
October 5: Protecting Your Business from Cybercrime- 2021-22 Cybersecurity Updates

Is your business protected from Cybercrime? Cybersecurity Experts Mitchel Chang and Jon Clay, both with Trend Micro, and Cindy Liebes, with the Cyber Security Network, will discuss the latest overview on scams and fraud challenges businesses are facing in the United States. Detailed examples will be shared of how both organized criminals and cybersecurity profession-

als are in a technological race by leveraging the latest technology progressions such as artificial intelligence (AI), public cloud, and internet of things (IoT).

Attendees will learn about:

- The latest notable threats such as ransomware and COVID



related scams

- Special tips for observing cybersecurity hygiene
- Best practices for protecting your information assets

October 7: Cultivating a Work from Anywhere Culture in Your Business

Businesses of all-size companies are facing new employee expectations for a "work from anywhere" culture. The right technology is essential for this to

be possible.

If you or your employees have been working outside of the office for years or have implemented recently, maximizing productivity and employee satisfaction is key to balance in the current environment. In this session, we

will focus on ways to arm your company with the right solutions and best practices to set your business up for success.

Presenter Staci Young has 18 years of experience in marketing and working with leadership to build company culture in an SMB environment, including being part of an organization awarded "Top Companies to Work for in Texas" for 5 consecutive years.

October 12 at noon: DIY Video

Engagement Tactics That Work

Sharing your stories and engaging your audience is one of the best assets in your toolkit.

In this webinar, Success Coach Holly Jean Jackson will discuss key do-it-yourself video engagement strategies to AMPLIFY your impact.

Join this session to learn:

- Why video marketing matters
- How to look pro on a DIY budget
- Recording strategies
- Engagement ninja tips and much more!

October 14: Generating Sales Opportunities via Text Message Marketing

Are you interested in enrolling more business through texting? In the US, almost everyone receives or sends a text message every day, and 90% of text messages are read within 3 minutes of being received.

The average text message response time is 90 seconds, vs 90 minutes for email. Our B2B and B2C clients have received on average 43x and 67x return from text message marketing, respec-

tively. Whether you're texting via Google Voice or Zipwhip, or if you're still evaluating how to do text marketing, Eversprint's training will give you great ideas that you can implement today.

You'll learn how to execute your own text message marketing campaigns through the strategies, tactics, and technology that have been successful in delivering 207 sales appointments to 21 businesses, where 69 closed into \$2.6m of new business.

October 21: Starting an E-Commerce Business from Scratch on Shopify

Let's get started on your business! Whether you are just starting off, or looking to get started, this webinar is for you.

Join E-Commerce Expert, Steve Kesselring, who will cover tips and tricks for building your business on the Shopify platform. Kesselring will discuss some of his favorite and most helpful topics, including:

- Sourcing
- Brand building
- And of course, getting started building your eCommerce store

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Club hopes to bring all aboard at October train show

By Nancy Zoellner

Although no one is exactly sure how the tradition got started, for more than a century, electric train sets have been circling the bases of Christmas trees in countless homes across America. Some say train sets became synonymous with Christmas in the early 1900s when Lionel's Electric Express began making its appearance in toy stores around the

rise of technology and video games pushed trains out of their homes and the holiday.

The Lake of the Ozarks Train Club is hoping to recapture trains' rightful place under the Christmas tree, provide families with a new (but really old) way to have fun together and restore the excitement of planning and then creating a layout by hosting a Train Show this month – just in

people have train sets – probably even more people than we realize – and it's fun to be able to talk to them about their collections and learn some things to help build our layout."

However, he said the club also hopes to build an awareness of the hobby and to get youth involved – to show them model trains can still be something to get excited about.



Ed Born, who owns the Family Train Center in Camdenton where the Train Club meets, stands by an HO scale layout set up in the store.

country. With the introduction of preassembled track and a selection of engines and cars just a few years later, train sets began topping every little boy's Christmas wish list.

The families of some lucky children added to their train set-up year after year, extending the track, beautifying the landscape, and adding new cars as they were introduced. Sadly, for others,

time to get ready for the holiday. The free family event is set for 9 a.m. to 3 p.m. Saturday, October 23 at the Community Christian Church in Camdenton.

"We organized the club because we know there's an interest in model trains and we wanted to have a place where people could get together to run their engines on a train board," said train club member Bob Lynch. "A lot of

"My son Tyler, who is 20, still enjoys them. He got his board, which is 9-by-6, from a person at church who wanted to give it to someone who would have fun with it. It's an HO size and has buildings – the whole 9 yards. The person that gave it to him obviously spent a lot of time on it. Then Garrett, my older son, likes the N scale and his setup is

continues on page 21

"Insurance Talk" Why You Need a Personal Umbrella



Katie Peacock, CISR

What happens if you, your spouse, or your child is at fault for an accident that causes death or serious injury? What would happen if you are out on the lake and you hit another boat that causes serious injuries? What if you are having a summer barbeque on your deck and your deck collapses on to everyone? Most homeowners insurance carriers cap personal liability at \$500,000. Say you have 10 people that must ride in an ambulance to the hospital; that alone could exceed your personal liability limit on your homeowners. What happens if someone has broken bones or requires surgery? What if one of your guests requires lifetime physical therapy. What if someone were to bring suit against you after one of these incidents?

A personal umbrella is a policy that offers you extra liability protection for your personal assets and your future earnings if you exceed your primary insurance policy limit. The personal umbrella policies offer personal injury coverage which includes libel, slander, false arrest, and mental anguish, defamation of character, invasion of privacy, false imprisonment, and wrongful eviction. The personal umbrella policy can offer you extra protection for your automobiles, boats & PWC's, Motorhomes, motorcycles, collector cars, and ATVs. Personal umbrella

policies will offer the extra layer of liability to properties you own or properties you rent. These policies will cover legal defense costs for suits brought against you for a claim that would be covered under your umbrella. Some of the carriers offer you worldwide coverage. Most carriers can provide you with coverage up to \$5 Million but there are other carriers that can provide you with more coverage. In most cases a personal umbrella policy with limits up to \$5 million could cost you as little as one dollar per day. In today's climate where multimillion dollar adjustments are not that uncommon anymore you can not afford to be without this reasonably cost coverage.

There are so many scenarios that could occur in your everyday life that you need a personal umbrella for. You might be reading this thinking this would never happen to you but accidents happen every day. Please reach out to your agent to discuss a personal umbrella today.

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Managing Rental Property

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At the Lake of the Ozarks, you will find a number of Vacation Rental Managers. Some are better than others and all of us do things a little bit differently. So, what's the difference? How do you determine the right company for your vacation rental property? Should you go with a big company, a small company, a company that specializes in just rentals or a company that does a little of everything?

This is a big decision. And big decisions should be made carefully and with plenty of forethought. This is like a marriage, a partnership, you are in fact going into business with someone else and you need to seriously consider who you are going into business with.

You should speak with a minimum of three vacation rental companies before making a decision, possibly more. And when I say speak, what I mean is that after you find three companies that handle property in your area, you then need to thoroughly interview them. Ask them the tough questions. Just because someone is the largest company, has been in business the longest, manages your neighbor's property or charges the least/most does not necessarily make them the best rental manager.

So, what should you ask?

Are you familiar with my area or complex and what sort of success have you had there? Not having experience in your area may not be a deal killer but it is good to know. How many properties do you manage and how does that compare with the past few years? If they have more properties than a few years ago that is usually a good sign but if they have significantly less, that could be a bad sign. The next question should center on how many rental nights you can expect



Russell Burdette

with your property. While no one has a crystal ball, based on the past rental history for your type of home, your area, your complex, your condo size, etc. the rental manager should be able to give you some historical data that translates into potential rental numbers.

Finally, you need to know how their program works. Some companies charge 20%, 25%, 30%, 35% or 40% or more, some provide the towels and linens and some don't, some have a maintenance staff and housekeeping staff and some don't. It will just depend on what is important to you and your situation. After all of that, the most important thing is to find a manager/company that you like and get along with the manager/staff. I would visit their office, visit with their staff and see how it works. If you cannot get along with the people that will be managing your home or condo, it won't be a very good or profitable relationship.

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



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Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Does My Website Need a Security Certificate?

We wrote a column in February 2020 about whether your website needs a Secure Socket Layer (SSL) certificate installed on it. The answer back then was "probably". Google had just started to place an emphasis on having this extra layer of security, but it was not mandatory that you had one. Guess what? The answer now is that your website definitely needs to have one. Here's why:

HTTP vs. HTTPS

HTTP stands for Hypertext Transfer Protocol. It has been around since the world wide web was born, and it has been a general framework to ensure authentication for browsers connecting to servers. HTTPS stands for Hypertext Transfer Protocol Secure, and without getting too technical, it's an additional and separate layer of protection that the SSL certificate supplies.

It used to be, unless you had an e-commerce website or the need to capture sensitive info like a social security number or credit card on your website, you probably didn't need to worry about HTTPS. Now, Google can display the dreaded red screen saying your website could be "dangerous" if you proceed any further.

SSL is now impacting Google rankings

Yep, you heard me right. Not having an SSL installed on your website can negatively affect your website rankings. Google does not want to send people to "unsecure" websites, so it may not rank your website highly if you don't have an SSL on the website.



Mike Waggett

So How Do I Fix This!

First, go to your website and look at the area next to the URL window in your browser. If there is a padlock or the words "Secure", then you have an SSL. If you don't, tell your website folks to get it installed ASAP. SSL is a technology to establish an encrypted link between your website server and a browser. All data passed via your website will remain private and secure. Here's what an SSL certificate can do for you:

- Encrypt all your info
- Protect your info from cyber criminals
- Establish Trust & Brand Power
- Help your Google rankings
- Eliminate security error messages that your customers are getting in Chrome (and other browsers)

Typically, SSL certificates have an annual charge and have different features. If we can help you get an SSL certificate for your website, please give us a call!

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The Lake Area Chamber and Camden-ton Chamber recently co-hosted a ribbon cutting for the MO Trap Shooters Association at their location in Linn Creek, MO. The ribbon cutting took place on July 28th, 2021 at 11:30am. Attendees included several of The MO Trap Shooters Associates as well as the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their open house from 10:30-2:00pm where attendees were able to enjoy complimentary lunch, drinks and activities (including Sporting Clays). For more information, call (573) 346-2449 or visit their website <https://motraps.com/>



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Something to celebrate!

Casey's General Store is open for business and work on Hobby Lobby is progressing

By Nancy Zoellner

The news everyone in Lake Ozark has been waiting for is finally being announced: Casey's General Store is open and they're making pizzas!

According to store manager Tony Ryan, they had a "soft" (unannounced) opening on Wednesday, September 22. The

donuts from the in-store bakery, in addition to a wide variety of packaged snacks and beverages.

There's more good news. Construction is expected to begin in the next few weeks on Aldi's, which will also be located in Eagles' Landing. The developers originally announced the addition in 2018. It was part of a plan

will be across from the Menard's entrance. "Because of its proximity to the highway, it will be right turn in and right turn out only."

Because the water supply on that side of the city needs to be increased, under his agreement with the city, Gary Prewitt, who developed Eagles' Landing, will have to be in the process of adding a well before ALDI is given its certificate of occupancy.

Crafters and fans of home décor should also be happy to see there's progress being made on Osage Beach Commons shopping center – and Hobby Lobby. Although the store won't be ready for this holiday season, if everything goes as planned, Hobby Lobby will be ready for shoppers by summer of 2022. That's the latest word from Osage Beach city officials.

In case you haven't seen it, the 50,000-square-foot store and the 14-acre shopping center that will house it are next to the southwest entrance of the Osage Beach Outlet Marketplace and across from Randy's Frozen Custard. When completed, the new center will include more than 45,000 square feet of space for new restaurants and shops. The names of those new additions have not yet been announced.

Crews started getting the land ready in earnest early this year. Osage Beach City Planner Cary Patterson said because of the topography, quite a bit of earth moving was required before infrastructure could be started, "but they're really making progress now. It seems like the landscape there looks a little different every time I pass by."

In 2017, the city entered into a Tax Increment Financing (TIF) agreement with the Staenberg Group, a St. Louis based real estate firm that allows a portion of the new taxes that will be generated to be used by the developer to repay the costs of the project itself. In an earlier interview, City Administrator Jeana Woods said Staenberg's 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 the city didn't agree to let the developer TIF 100 percent of the new tax.

to open 400 new grocery stores at locations across the country.

However, the company put those plans on hold and until the last year or so, Lake Ozark city officials weren't sure if the store would even be coming. Then earlier this year, the developer announced they would be moving forward but with a design change.

The redesigned footprint will cover about 19,200 square feet. The store will be about 12,700 square feet, which is slightly smaller than originally planned, and will include two entrances for easier access and just over 100 parking spaces.

Assistant City Administrator Harrison Fry said the original plan had both an entrance and exit on Kestrel Lane on the Kohl's side of the parking lot, but they changed the layout so one entrance is on that side and another

Work on Hobby Lobby is progressing



Casey's open for business



grand opening of the store, located at 400 Kestrel Lane in the Eagles' Landing Shopping Center, is scheduled for October 8.

"The soft opening gives our employees a chance to get trained and learn everything before we get a big rush of customers," he explained, adding that even with no announcements, they've been steadily busy.

Things will get much busier in a couple weeks when, during the grand opening, Casey's will be holding multiple drawings and giveaways from the Missouri Lottery, Pepsi, Coke – every distributor – and offering specials like \$1-a-slice pizza. "We'll be making pizzas all day long," Ryan said.

Store hours are 5 a.m. to 12 a.m. seven days a week. In addition to its famous made-from-scratch pizza, the store will also offer subs, salads and wraps and

A Matter of Trust

Family Business Succession: Surviving the Transition

Did you know that as a business owner, there is only about a 40% chance your business will survive the transition from the first to the second generation? If you've made it that far, prepare yourself, because the road ahead is rough. According to the Family Business Institute, only about 12% of businesses are passed on to the third generation successfully and beyond that it decreases to about 3%. In my career, I've encountered countless business owners who have failed to prepare the next generation properly or to establish a solid succession plan to avoid catastrophe. I hope this will help you think about the aspects of life that you may be putting on hold because you are so busy trying to live in the moment or run your business. While this article won't be able to cover all of the things you should consider regarding proper business succession or transition planning, hopefully it will spark some thoughts and nudge you in the right direction. Below are a few things to consider:

Plans to Retire. I know this sounds odd, but most business owners feel as though they will run the business forever and never retire. I've seen too many business owners hold on for far too long, and when the unthinkable happens, the next generation isn't properly trained to handle the affairs of the family business or step into that leadership role (assuming your children are interested in taking over). I admire those who have such passion and dedication, but I do encourage you to begin the transition years before you actually plan to retire. This allows you to continue being involved in the day-to-day, providing oversight, and allowing your children to step into their prospective roles. If your company has a board, you can always continue to contribute as a board member once you feel comfortable doing so.

Family Meetings. This is an important element of planning, whether a family business is involved or general wealth that is being passed down. The first few meetings can often be awkward, but over time and with structure, the meetings become more valuable. In the early stages, the meetings can be devoted to simply educating the family on the history of the business so they can see the value of what has been built through hard work and how it supports the family. As more meetings take place, you can expose the children to more sensitive information regarding your succession plan, company financials, etc. If there is a need to have a difficult conversation



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

regarding sensitive wealth information, or perhaps implementing a new family policy, you can enlist your trusted advisors to either walk through the scenario in preparation of the meeting or invite them to help with the delivery of the message.

Identifying Leadership. What if the next generation isn't interested in being involved in the family business, or maybe they're just not fit for a leadership role? Getting your family involved in the business early can help you determine the probability of someday handing it over to the right person. To prevent the sense of entitlement with your children, you should put them through the same, rigorous screening process as you would an external candidate, and be careful not to promote them to a leadership position too soon simply because they're family. If your children aren't prime candidates to lead the company in the future, consider extended family or an external candidate. Keeping the family business alive and growing is better than watching it die in the wrong hands. Business is business, family is family—you have to be clear where the lines are.

Above all else, start planning. As Benjamin Franklin once said, "By failing to prepare, you are preparing to fail."

Planning is a process, not an event. Incorporate a will, trust, buy-sell agreement, or other legal documents that help define how you want everything handled when life strikes. Your CentralTrust Company advisor can help you identify gaps in your plan or options to minimize risks and improve the chances of success. To learn more about how these techniques could benefit your family, contact Trenny Garrett at trenny.garrett@centraltrust.net or 573.302-2474.

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.

Lake Ozark police next in line to get pay raise

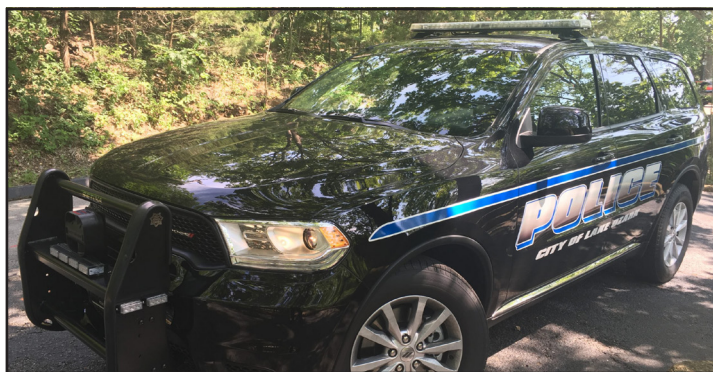
By Nancy Zoellner

The aphorism "A rising tide lifts all boats," certainly seems to apply to the wages for area law enforcement.

In April, Miller County voters overwhelmingly supported a three-eighths cent law enforcement sales tax increase for that is expected to bring in an addition \$1.4 million per year. The additional monies will be used to cover operating expenses, including pay raises for deputies, who had been starting at \$22,000 per year, and to support law enforcement facilities' capital improvement projects.

In August, residents of Camden County overwhelmingly approved a quarter-cent sales tax increase to boost wages of deputies from \$14.75 per hour, or approximately \$32,000 per year, to approximately \$19.50 per hour, or \$42,042 a year, and to hire 10 additional deputies and then outfit those deputies with the vehicles and equipment needed to do their jobs.

At the September 14 Lake Ozark Board of Aldermen meeting, aldermen unanimously approved the first reading of an ordinance authorizing pay increases for



employees in not only the police department, but in dispatch and public works departments as well. The second reading was expected to take place at the regular September 28 meeting, after this issue of the Lake of the Ozarks Business Journal went to press.

City Administrator Dave Van Dee said that the recent passage of a Camden County sales tax increase to fund the Camden County Sheriff's Department was one motivator in Lake Ozark deciding to address the pay issue.

At the September Board of Aldermen meeting, he explained that the raises, which would also go into effect for dispatch and public works, would "raise the

bar" and bring the starting pay to \$15 per hour in all departments. However, certified police officers will see a pay adjustment from \$15.39 an hour to \$16.32 per hour. The pay has been adjusted from the new-hire level through the chief to maintain an equitable pay structure. After a six-month probationary period, with satisfactory completion, the officer would increase to \$16.81. On or about an officer's one-year anniversary, again with satisfactory completion, the officer would increase to \$17.32/hour. A new officer will start at \$33,950.96 and raise to \$36,018.58 after one year.

In a later interview, Van Dee said the city wants to appropri-

ately reward its employees and do its best to retain them. "Our police do a job that most of us don't even want to think about doing. I don't think anyone would argue that they should be making better wages," Van Dee said.

Dispatch Department

- Starting wage of \$14.49 an hour, up from the current \$12.88 an hour. There would be regular increases based on tenure and time in service.

Public Works Departments

- Six employees will be impacted by the change which calls for the starting wage to increase from \$12.36 to \$13.51 an hour. New hires will move to \$14.33 after a six-month probationary period. In the current plan, an employee would take four years before reaching that threshold. The adjustment is limited to mostly recently hired employees since upper-level employees were adjusted upward in January 2021.

"All of these changes have been incorporated into the proposed budget amendment and the financial impact has been discussed with the Budget Committee, and they expressed their support," Van Dee said.

Osage Beach Police Chief Todd Davis said the starting pay for an Osage Beach police officer is \$36,014.00. Upon successful completion of the six-month probation, the new employee receives a 2-percent increase, then they become eligible for the annual merit increases that are approved by the city. The employees have annual evaluations, with increases given in March based on the rating received.

Chief Davis said the pay plan is currently being evaluated through their pay consultants, "And I am hoping that they recommend an increase to address the tax increase that Camden County was able to pass in August. We are currently approved to have 25 commissioned officers and have a current staff of 21," he said, adding that they have two police officer recruits currently attending the academy and two vacant positions. "When we are at full staff, we have 18 officers assigned to Patrol, three officers assigned to Investigations, one officer to SRO, and three officers as command staff. We do not have any POST certified officers filling other positions."



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Keep your eyes on the road, deer are on the move

By Nancy Zoellner

The National Highway Safety Administration (NHSA) reports that American motorists are involved in about 1.5 million deer-related auto accidents each year. According to the Missouri State Highway Patrol, some 3,500 of those accidents take place in Missouri. A rough tabulation of numbers from local police and sheriffs' offices show that hundreds involve motorists traveling in the Lake area. Statistics also show that they're most common from October through December, which is the deer mating season.

To help thin the herd and cut down on deer strikes, Osage Beach Parks and Recreation (OBPR) will once again be hosting a managed within the corporate limits of the city. Bow hunting only will be allowed during Missouri's Archery Deer Hunting season, which runs from September 15 through November 12, 2021, then stops for firearms season, and runs again from November 24, through January 15, 2022. Hunting with firearms is prohibited within city limits.

Just 10 days into the season, 20 people had signed up to bow hunt on nine available properties – five

privately owned properties and four city-owned properties – the Osage Beach Airport, the Osage Beach City Park on the Osage Beach Parkway, Peanick Park on State Highway 42 and on the acreage behind Osage Beach City Hall. However, Osage Beach Recreational Specialist Jake Alexander said he expects more hunters to sign up and more property owners to allow hunting on their land. Last year, 44 hunters took part in the event.

"Everyone has to pre-register. We prefer that's done online but if people can't do that, they can come to the Park Office in the Osage Beach City Park and fill out the paperwork in person," he said, adding that to be eligible, individuals must possess a valid Missouri Department of Conservation (MDC) hunter certification. Hunters as young as 10 years old are allowed to participate in the managed hunt, however those between 10 and 18 must be accompanied by a licensed hunter.

A permit will be issued at no cost after registration, which can be completed online at <https://osagebeach.recdesk.com/Community/Member/Login>, and ev-

eryone must have that permit in their possession at all times while hunting. Everyone must also obtain parking passes. One pass should be left with the vehicle in sight and the other should remain with the hunter.

Alexander said individuals will be allowed to hunt only during the times and dates specified on the permit. Some city owned properties will be shut down to hunting during special events like the Fall Festival, scheduled for October. In addition, prior to hunting, individuals are required to permanently mark each arrow with his or her Missouri Department of Conservation number. They are also required to notify OBPR to report the number of deer harvested.

The ordinance covering deer control and hunting regulations can be found at <https://ecode360.com/27735165>. Alexander said it's important for hunters to understand the guidelines of the Osage Beach managed deer hunt because permits can be revoked at any time for any violation of those rules and regulations.

Deer may also be taken within the corporate limits of Camdenton and on Horseshoe Bend dur-

ing the State of Missouri archery deer hunting season. Like Osage Beach, hunting is allowed only on designated tracts designated by the city. For a complete list of Camdenton's regulations, visit

way.

Document the incident by taking photos of your vehicle damage, the roadway and any injuries sustained.

If the animal is still on the



Overabundant deer populations on Horseshoe Bend have resulted in numerous accidents.

<https://ecode360.com/33124529>

Registration for the Village hunt has closed.

Osage Beach held its first managed hunt in 2009. Camdenton's first hunt took place two years later. Hundreds of deer have been harvested since the inception of the programs.

The Missouri Department of Insurance provided a few tips on how to avoid an animal collision – and what to do if you hit a deer:

Deer tend to travel in herds, so if you see one, lookout for more that may follow.

Deer signs are placed at known deer-crossing areas. Pay attention and reduce your speed when you see these signs.

Be extra cautious during dawn and dusk hours when animals tend to be more active. Stay alert and watch your speed.

Make sure your headlights are in working order to improve your night vision.

Stay focused while driving. Do not text, talk on your phone or allow passengers to distract you.

Always wear your seat belt. This won't prevent a collision, but it can save your life in the event of an accident.

If you are about to hit a deer or other animal, hold firmly onto the steering wheel, apply your brakes and come to a stop. If you can't avoid striking the animal, try not to swerve. If you do swerve, you could lose control and hit a tree or veer into oncoming traffic.

If possible, move your vehicle to a safe place and turn on your hazard lights. If you can't move your car, or the animal carcass is blocking traffic, alert law enforcement so they can clear the road-

scene, stay as far away from it as possible. Even though you may need to document the accident, do not approach the animal. A frightened or injured deer can be very unpredictable if approached. The authorities are better equipped to deal with a potentially dangerous animal.

Damage to a vehicle from a collision with an animal is covered under an auto policy's optional comprehensive coverage. If you have only collision coverage or liability coverage, your insurance carrier will not cover damage to your vehicle resulting from a collision with an animal. The NHSA estimates damage caused by deer accidents alone result in more than \$1 billion in annual uninsured losses. To make sure your vehicle is covered for animal collisions, contact your agent or carrier to discuss adding comprehensive coverage to your policy. Filing a claim for an accident covered by your comprehensive coverage means you'll still need to pay a deductible. After that, your insurer will cover the costs of the claim up to your policy limits.

Odds of an animal collision average 1 out of 116, but that likelihood doubles during deer season, and those odds are much greater in some states. According to Carinsurance.com, in 2020 to 2021, the likelihood of collision with a deer was the highest in these five states:

West Virginia - 1 in 37

Montana - 1 in 47

Pennsylvania - 1 in 51

South Dakota - 1 in 53

Iowa - 1 in 58

Missouri ranked 15th with 1 in 78

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Help develop strategy to keep Lake of the Ozarks clean and healthy

By Nancy Zoellner

Do you love Lake of the Ozarks? Do you care about the Lake's water quality? If so, then consider becoming a stakeholder and providing input into what will be done to keep the Lake healthy. Stakeholders can be residents, business owners, members of environmental organizations – anyone with ideas of what they think should be incorporated into the next Lake of the Ozarks Watershed Alliance (LOWA) Watershed Plan. According to Donna Swall, executive director of LOWA, once completed, the plan will be used to guide them for at least the next 10 years.

"We have the existing watershed plan. We know from the last 10 years of implementing that plan what works. So, we'll keep the good of that and possibly it will grow with ideas from stakeholders. Everything we do is on a voluntary basis – nothing is mandatory. We want folks at the Lake to know that if they want to improve water quality around their docks, they can do these certain things. We'll continue to write grants to help them pay for part of it," Swall said.

A watershed is an area of land where the runoff from rain and snow will ultimately drain to a particular body of water – in this case Lake of the Ozarks. Healthy watersheds provide plentiful drinking water supplies, habitat for fish and wildlife, and water for irrigation, industry, or recreation activities.

Watershed management is a term used to describe the process of implementing good land use practices and water management practices that protect and improve the quality of the water and other natural resources. For instance, at the Lake, LOWA has been successful at obtaining grants to assist landowners with the addition of riprap on unprotected shorelines and low impact, watershed-friendly landscaping design. Both of those measures are designed to reduce the amount of sediment that gets into the Lake because sediment provides a platform for bacteria and algae to form.

The plan, which was developed by LOWA in 2010, focuses on the two HUCs (Hydrologic Unit Codes) of Buck Creek and Lick Branch. It can be viewed by visiting <https://www.lowa-watershed.org/wp-content/uploads/2018/07/LOWA-Watershed-Management-Plan.pdf>.

The new plan will focus on six watersheds. LOWA raised \$20,000 to conduct a two-year water quality monitoring program to guide them as they develop that plan.

As part of the study, volunteers collected water samples every Wednesday from the beginning of May through the end of September at five different sites.

"And we didn't just randomly pick a spot here and there. We tested weekly in the same five different areas of the Lake," Swall explained. "Volunteers collected
continues on page 17



The Lake Area Chamber recently held a ribbon cutting for COMC at the Miller County Health Department in Tuscumbia, MO. The ribbon cutting took place on Friday July 30th, 2021 at 11:30am. Attendees included several of The COMC Associates as well as the Lake Area Chamber staff, Board Members, and many local community peers. For more information, call 877-406-COMC or visit their website www.CentrLOzarks.org

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PROGRAM & AWARDS: 7:00 PM

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Strip Loin Steak

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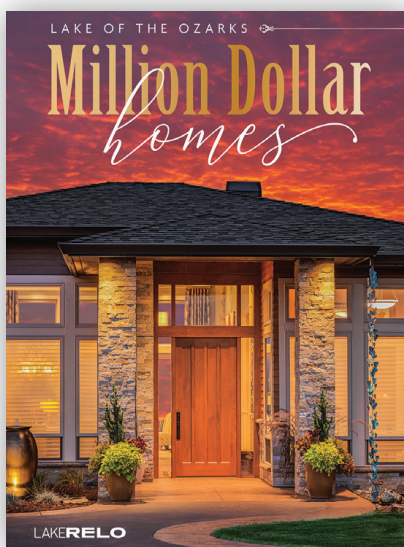
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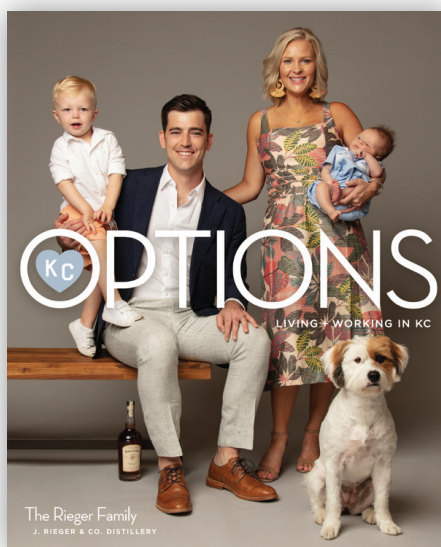
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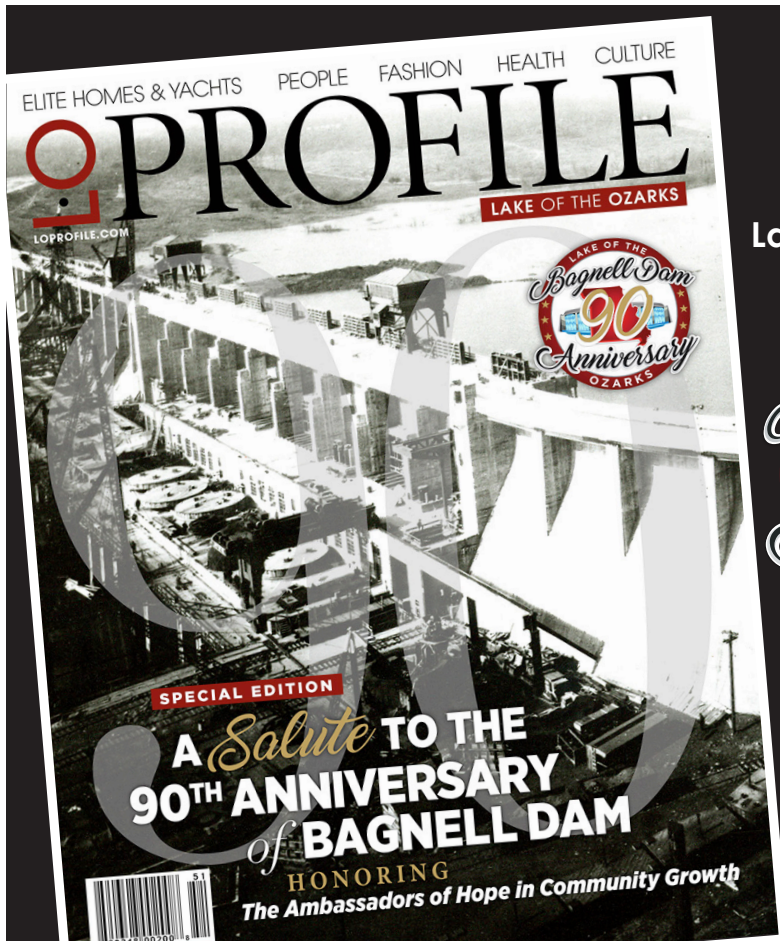
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Event overload



continued from page 1

In an earlier interview City Administrator Dave Van Dee said it wasn't the city.

"We see an increase in sales tax revenues during the season, of course, but do we see huge spikes in revenue during the months when these events are on the Strip? No. We do not."

The chief said he would be bringing up all his concerns at the next meeting of the Special Events Committee, held the fourth Monday of each month.

By ordinance, the committee includes two city staff members. Chief Launderville and Matt Michalik, director of Public Works, fill those spots because they are directly involved in events.

Assistant City Administrator Harrison Fry has also been attending the meetings. Other members are Paige Jones, the executive director of the Lake

Area Chamber of Commerce; Mike Page, the chairman of the Bagnell Dam Strip Association (BDSA); two local business owners – Susan Reinholdt, owner of Dirty Girls, and Rob Hengeller, who owns Lucy's; and Heather Forsythe and Craig Eller, citizens who both live off the Strip.

"Every event is different and brings a whole different crowd but even if it's just kids trick-or-treating on the Strip, when you bring that many extra people in, we have to have additional manpower because, bottom line, our job is to protect our citizens and the people who visit our city. However, people also need to understand how many officers it takes us to work the parades - when we also have the rest of the city to protect. We have to find a happy medium," Chief Lauderdale said.

Crosswords Solution

S	T	A	P	H	I	D	O		S	M	O	G		
L	A	N	A	I		L	O	X		S	W	A	M	I
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Premier Areas to Buy a Lake Home

With more than 1,100 miles of shoreline, nearly 70,000 lakefront homes, and thousands of acres of pristine hardwood forests, it is easy to see why so many people are looking to purchase a home at Lake of the Ozarks. When making the investment into Lake of the Ozarks real estate, it is important to do your research or at least connect with people that know the Lake, and which areas would be the best fit for your lake living experience. There are tons of stellar areas to buy a home at Lake of the Ozarks, so you want to ensure that you are buying in an area that has all of the amenities, activities, and interests that you will be wanting during your time at the Lake. Continue reading our blog for a look inside some of the premier areas to buy a home at Lake of the Ozarks. When you are ready to take the next step in making the purchase, my team of mortgage experts at Lake of the Ozarks are here for you!

If you are an avid golfer, there is no better place to be than Porto Cima; Lake of the Ozark's most prestigious golf and boating community. The area has fantastic membership packages offering special privileges to some of the Lake's finest dining and spas, including the renowned HK's Restaurant and Spa Shiki. As for the courses, if you are looking to play a few rounds on mastercraft courses such as The Club at Porto Cima, The Cove, Sr's, "signature" course, and The Ridge, designed by Ken Kavanaugh, a third master golf architect, then this is the area for you. These meticulously maintained golf courses are accompanied by luxurious homes, the rolling Ozark hills, and the beautiful lake itself. Porto Cima is certainly a one-of-a-kind experience that you will be telling your friends and family about for years to come.

VILLAGE OF FOUR SEASONS

The Village of Four Seasons is a fantastic area of Lake of the Ozarks for both retirees and young professionals alike. The area includes an activity center, Bark Park, campgrounds with boat launch access, fishing, hiking and biking trails, pools, community parks, as well as a swim and tennis club. All conveniently located down Horseshoe Bend, near the heart of Lake of the Ozarks, so you will never be far from fine dining, entertainment, or your private piece of paradise. This area also offers top-notch golf courses that you can access with a membership to either Porto Cima or Lodge of Four Seasons.

OSAGE NATIONAL

Another serene golfing community at Lake of the Ozarks, Osage National is home to the one and only Arnold Palmer Signature Course, featuring 18



spectacularly designed holes to test your golfing skills, all while taking in the beauty of the natural landscape of Lake of the Ozarks bluffs and waterways. In total, Osage National boasts a whopping 39 holes for you to play, so you will never miss out on a tee time again! The gorgeous clubhouse holds an elegant dining area with spectacular course views all while enjoying your favorite cocktail or dish. Osage National is the perfect place for an avid golfer!

CEDAR CREST

Cedar Crest is a private, gated community located near Bagnell Dam, down Horseshoe Bend Parkway. If you are looking to be near the heart of the action at Lake of the Ozarks, Cedar Crest is an amazing location. The well-manicured community is secluded, peaceful, and sits just moments away from the Bagnell Dam, the historical Bagnell Dam Strip, and Osage Beach and with numerous shopping and dining options. Reap the benefits of being near the heart of the Lake, all while staying secluded at Cedar Crest.

If you have been thinking about purchasing a home at Lake of the Ozarks, now is the time to look into some of the more premier areas at the Lake. Our beautiful areas are in no short supply when it comes to accommodating and entertaining its guests and residents. When you are ready to obtain a mortgage at Lake of the Ozarks, Team Lasson would love to help you secure your mortgage and get into your dream home!

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Help develop

continued from page 13

main channel samples at Bagnell Dam, and they collected samples just inside the mouth of the Gravois so we can see what's coming out of the mouth of the Gravois. Then we swung around to see what's coming out of the Grand Glaize at the 19-mile mark. We also collected samples at the 31-mile mark just inside the mouth of the Niangua and then we collected samples at the 42-mile mark. That basically will show us what's coming out of Truman Lake. Our volunteers collected samples in our study five years ago, so they knew what they were doing – and they did it without a hiccup."

After the samples were collected, they were frozen and then picked up by Geosyntech Consultants, which provides consulting and engineering services worldwide on issues related to the environment, natural resources, and civil infrastructure. After the last set of samples were collected, they were all delivered to the University of Missouri where they will be tested for, among other things, levels of chlorophyll A, suspended solids, and water clarity.



Swall said she hopes to have the results of those tests by the end of the year and promised to post them on LOWA's website as soon as they are available. "Maybe this study will reveal a problem but that will also show us what we need to do to fix it. However we feel very positive that our results will show the lake to be healthy and that we can provide good numbers to EPA," she said.

To register as a stakeholder, visit <https://www.lowatershed.org/>, scroll down the page to

"Seeking Stakeholders" and click on the link. Swall said meetings will be held in several different locations beginning in late October or early November. For those who are concerned about COVID, the meetings will be held in a room large enough to allow social distancing. "Someone will contact them. If COVID numbers jump up again, we can also Zoom the meetings. We're in the process of figuring out the logistics right now."

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Harper Chapel helps LAMB House serve the community

By Nancy Zoellner

Deuteronomy, a book in the Bible, tells readers there will always be poor people living among us. It goes on to say we shouldn't be hardhearted, but instead we should be openhanded toward our neighbors who are in need.

Harper Chapel United Methodist Church has taken that message to heart by helping the community in multiple ways over the years. Most recently, the church donated \$2,000 - half of the proceeds from their bazaar - to LAMB House.

LAMB House aids some 10,000 Camden County residents each year with food and clothing and financial assistance for prescription medications and to avoid utility shut offs. Since the sale of a vehicle donated to the ministry, LAMB House will now also offer help with emergency transportation needs. The not-for-profit organization has two part-time employees - a director and a food pantry manager. The rest of the work is done by volunteers who come from more than a dozen different Lake area churches.

The church also donated \$2,000 to the Central Missouri Foster Care and Adoption Association, which educates, supports, and advocates for foster and adoptive children, youth, and families in central Missouri. This is accomplished, in part, by assisting the

said that for quite some time, the church has kept a "cupboard on stilts" in the parking lot. That cupboard, which is accessible 24-7, is stocked daily with nonperishable food, diapers and toiletry and hygiene items that have been paid for or donated by members of the church.

"We typically have about a thousand items go out each month. Because we saw a need, we also started God's Closet, a clothing give-away that runs from around October thru March. We clothespin multiple zip-lock bags filled with things like warm shirts, hoodies, coats, hats, gloves, and socks for both adults and children to the fence next to the entrance of our parking lot. Like the Cupboard, people can take what they need, when they need it," Gordon explained. "We also hold 'Undie Sunday,' where once a year we collect new underwear and socks for children in kindergarten thru 12th grade. Those donations are then distributed between the local school nurses to give to students on an as-needed basis - and we collect school supplies, which are also provided to the kids who need them. We are continuing all those programs, but we thought if we looked outside the church, we could have an even bigger impact."

Gordon said that each spring, they hold a fundraiser for Hope

and all the good they were doing so this year we decided to split the proceeds of our bazaar between them and the Central Missouri Foster Care and Adoption Association."

Gordon and the Rev. Jim Day, who pastors Harper Chapel, presented the check in September on a day when volunteers from St. Anthony's Catholic Church were staffing the thrift store. LAMB House Executive Director Gary Mitchell said the donation would be put to good use.

"In August, LAMB House served more than 800 people. Some needed help with prescriptions, others needed help to keep the electricity on, a few asked for clothing but the majority needed food. With seasonal business closings, I expect the number to steadily increase over coming months while, at the same time, some of the special COVID programs are ending. That's why donations like this one from Harper Chapel are always needed and greatly appreciated," he said.

For more information about LAMB House, visit <https://lamb-house.org/>, visit their Facebook page at <https://www.facebook.com/lambhouse.org> or stop by the store, located at 93 Morgan Street in Camdenton, during normal business hours of 9:30 a.m. to 1 p.m. Monday through Friday. If your church is interested



On hand for the check presentation were, from left to right, LAMB House volunteers Connie Fitzhenry and Lanell Hager; Jeanne Gordon, chairman of Harper Chapel's bazaar committee; LAMB House volunteers Cheryl Schuster, Patti Raithel, Kathy Huber, and Betty Moyer; LAMB House Executive Director Gary Mitchell; and the Rev. Jim Day, pastor of Harper Chapel.

relatives of children who are removed from their homes so those children can have a safer and better childhood experience living with their kin, rather than with foster families who are strangers.

Jeanne Gordon, who chaired the bazaar committee and who also sits on the board of the Foster Care and Adoption Association,

House, and they have always given Share the Harvest all the leftover items from the bazaar to sell in their thrift store, "And believe me, it's a completely full truck, so we decided to take a look at LAMB House. Carol Rapp, who sits on the bizarre committee and who volunteers with LAMB House, had talked about the organization

in partnering with LAMB House by providing volunteers one day each month to sort and display donations, call Mitchell at 573-346-2168.

For more information about Harper Chapel, visit <https://www.harperumc.org/> or visit their Facebook page at <https://www.facebook.com/harperchapelumc>.

As the Lake Churns A Seller's Market



Real Estate and Lake News with C. Michael Elliott

The month to month decrease in new listings coming to the multiple listing service continued in September. Lakefront home listings in September 2021 were 37 percent less than August's new listings and 43.4 percent less than September 2020's homes coming on the market. Year to date, 2021 lakefront homes listings decreased by 12.8 percent compared to 2020.

Condominium listings in September '21 decreased by 45 percent from August and 68 percent from September of 2020. Although, year to date condo listings increased by 1.38 percent over 2020.

Lakefront home sales by unit closed, year to date as of the end of September, decreased 16.5 percent, 146 less homes than last year. Most of reduction in the number of lakefront homes closed year to date compared to 2020 comes from August and September closings.

The gross sales dollar volume of lakefront homes shows an increase of 13.66 percent year to date in 2021 compared to 2020 however that is a little over 6 percent less than the increase shown thirty days ago. The average sales price at the end of the September is up by 36 percent but down from a year-to-date increase of 40.29 percent at the end of August. The average days on the market has decreased another two days from 61 to 59 days.

Condo sales year to date are also showing a year to date decrease with the number of units closed at the end of September 2021 dipping 5.12 percent. The total gross sales dollar volumes increased 25.5 percent compared to 2020 and the average sales price climbed 32.3 percent. The average days on the market for condos decreased by 58 percent in 2021.

Lakefront lot sales showed the move toward building as buyers were unable to find or win the bid on a lake home. Year to date closed units are up 39.3 percent in 2021 over 2020 and the total sales volume increase 71.2 percent. In September of 2020 the

average days on the market for closed lakefront lots was at 313 days. In September of 2021 it was 84 days.

As I discussed last month, I think we are seeing the beginning of the next trend. I feel the existing home seller's market needle will edge toward center. I think it will continue to lean toward the seller's favor simply due to the lack of inventory. I see more serious buying and selling clientele making their move to the forefront. Clients who do not have to buy or sell but are extremely capable and who will make good solid decisions.

New construction will also change the playing field for existing homes and give buyers more choice. As these new properties become available, owners of existing homes who have waited until they can find another home that suits them will finally be ready to put their home on the market. This will also open up more inventory over the next year, but it will be the type of inventory that will sell within days if not hours of hitting the market.

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 and operates a boutique office focused on personal service. 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@your-lake.com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway. Data obtained from the Lake of the Ozarks Multiple Listing System for 2021 and 2020.

Crossword Puzzle

THEME: WORLD SERIES

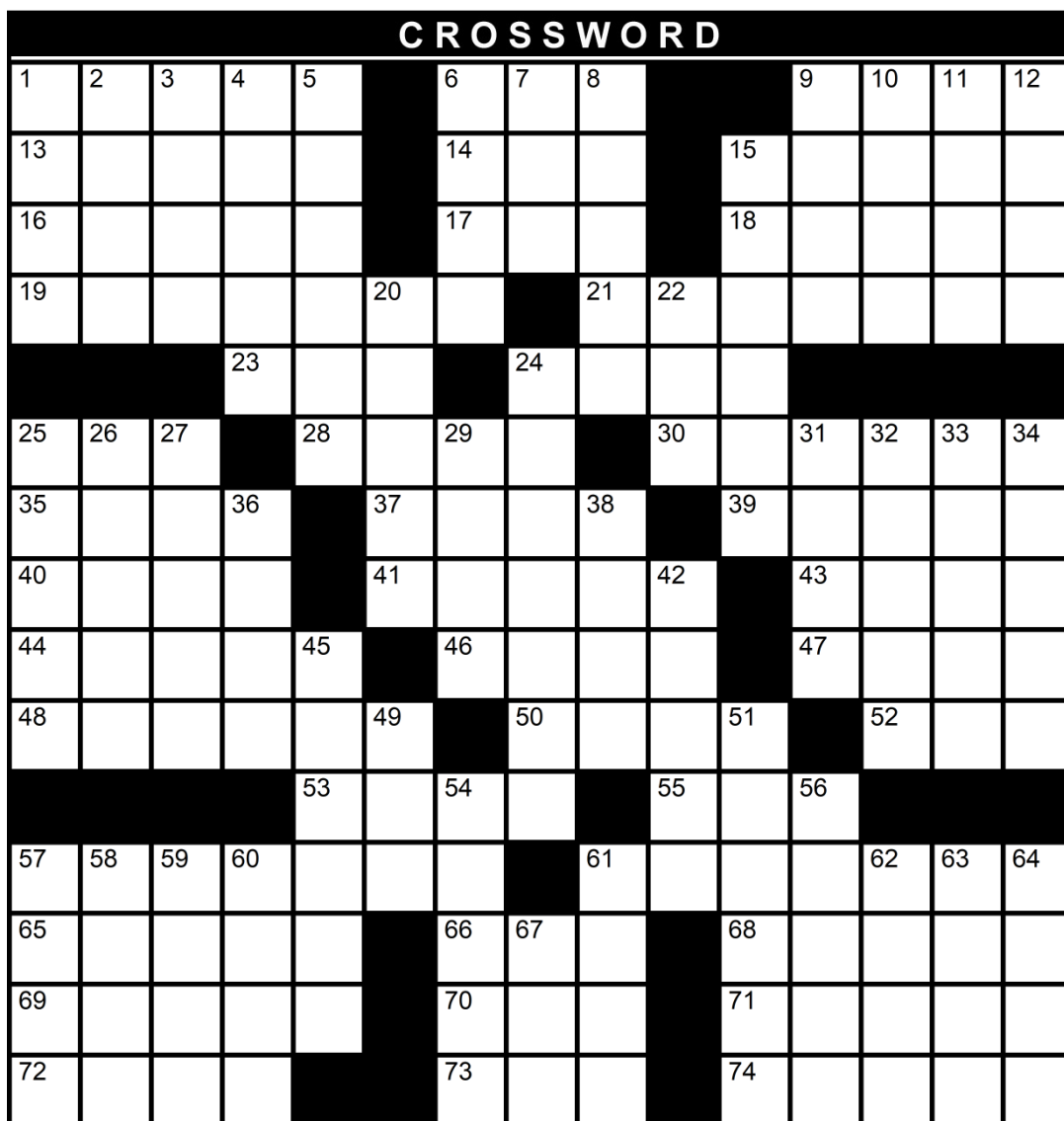
ACROSS

1. Locker room infection?
6. Vow at #41 Across
9. Smoke plus fog
13. Veranda in Honolulu
14. Salmon on a bagel
15. Hindu religious teacher
16. To the left, on a boat
17. Hula dancer's necklace
18. Cheryl Strayed on the Pacific Crest Trail, e.g.
19. *Winningest World Series team
21. *Infield shape
23. Acronym, abbr.
24. Make or break, e.g.
25. Repellent brand
28. Minimal distortion
30. Loathes
35. Make children
37. Low-_____ diet
39. Cry of the Alps
40. Swarm like bees
41. Location of #6 Across vow
43. Tiny piece
44. Lack of intestinal movement
46. Siren's song
47. Buffalo lake
48. Makes sense, 2 words
50. "Aid and _____"
52. "Game, _____, match"
53. Like time with Bill Maher
55. Road, in Rome
57. *Current baseball champions
61. *Won in NLCS or ALCS
65. Mode of communication
66. "_____ Now or Never"
68. Styluses
69. *_____ Martin, 5-time World Series champion
70. Bad-mouth
71. Upright in position
72. Let it stand, to proofreader
73. Is, in Paris
74. Rodeo rope

Solution on page 16

DOWN

1. Kill
2. Spanish appetizer
3. Any minute, arch.
4. Winter cover
5. Of advanced technology, colloquially
6. Bad wishes
7. Buck's partner
8. Nitrous _____, a.k.a. laughing gas
9. Sink or this?
10. Type of shark
11. Damien's prediction
12. To put a girdle on
15. Showing signs of wear and tear
20. Writer _____ Jong
22. Retirement plan acronym
24. Like a Zoom session
25. Port of old Rome
26. *_____ of dreams?
27. Let out of jail
29. *_____ Classic
31. *Runner's destination
32. Frankincense and myrrh, but not gold
33. Adjust, as laces
34. Between rain and snow
36. Outback birds
38. Prickle on a wire
42. "Super" Christopher
45. Definitely
49. p in mpg
51. Glittery decoration
54. Digression
56. Bone hollows
57. Young female socialites, for short
58. Fail to mention
59. Earnhardt of racing fame
60. Coating of aurum
61. Attention-getting sound
62. Pirates' affirmatives
63. *ALCS counterpart
64. *Nickname of Red Sox manager who won two World Series
67. "_____ the season ..."



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Time for change, dump those jars and piggy banks

By Darrel Willman

Benjamin Franklin said “a penny saved is a penny earned.”

But Benjamin could not have foreseen millions of Americans at home during the COVID-19 lockdowns. Those people weren't just piling up pennies-- but also quarters, nickels, and dimes.

Because of the pandemic, and changes to the way Americans spend their money--the jars, coffee cans and piggy banks in homes across the country are overflowing with coins.

The US Coin Task Force and the Federal Reserve both say that there is no coin shortage in America. Rather, it's a circulation issue caused in part by people leaving their change at home--instead of spending it while they're out.

There is reportedly \$48 billion in coin currency now in circulation. Coinstar, which operates coin-cashing kiosks in the U.S., estimates some \$18 billion of that is “sitting idle in America's 128 million households.”

The U.S. Mint is operating at full production, and produced 14.8 billion coins in 2020 --up 24% from 2019. They say there is sufficient coinage in circulation.

So where is the problem? Who uses change anymore?

Whether you are in line at Starbucks or having lunch at your favorite eatery, the chances are good that you're going to use

a debit card, credit card or other electronic form of payment-- but certainly not the coins from your pocket.

Cash is still the go-to form of payment for some people, how-

ever. It wasn't that long ago lines at the register were commonly held up by someone writing a check or making exact change. Using cash means getting change in return.

But businesses can't get enough coins to make change, their banks can't order enough coins to satisfy the businesses and the Federal Reserve has placed caps on coin orders from depository institutions. The cap, they say is to make sure that coins are fairly distributed. But there is no “shortage”.

The US Coin Task Force has been around since 2020 and includes members from the U.S. Mint, the Federal Reserve, the American Bankers Association and others. Their advice? Get people to put their coins back into circulation, saying “if just a fraction of the coin sitting dormant in households and businesses is redeemed and reused, this problem can be greatly reduced.”

“We need Americans to spend their existing coins, deposit them at banks and other financial institutions or redeem coins at kiosks... more coins will flow back into retail and banking channels and eventually into the Federal Reserve, which should allow for the further rebuilding of coin inventories available for recirculation,” the group said.



TECHNOLOGY AND LIFESTYLE

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LG DVLED 8K 325"

And now for the ludicrous. LG's new Direct View LED Extreme Home Cinema lineup now includes a 325 inch (yes, that's over 27 FEET) top-of-the-line model that consumes an entire wall-- and a large one at that. It boasts 8K resolution with some 33 million pixels. For those of you interested, it's 283.5" wide (23.6 ft) by 159.4" high (13.2 ft) and weighs in at 2,222 lbs-- or just over a ton. How much, you say? **\$1.7 million** and that's not in Yen. Online at lg.com/us/business/direct-view-led-home-cinema-display



Apple iPhone 13/Mini/Pro/Max

Should you upgrade? Experts are out on the decision, but based on specs it's a good bet if your iPhone is older than the iPhone 11. Improvements to the battery life and camera, the addition of 5G, and enhancements to video recording make it worth the cost. iPhone 11 and 12 users will not find as much benefit. The iPhone 13 boasts a new A15 Bionic processor, longer battery life, more base internal storage, and video and photo enhancements. **\$699** iPhone 13 Mini, **\$799** iPhone 13, **\$999** iPhone 13 Pro and **\$1,099** iPhone 13 Pro Max. Available at [Apple.com](https://apple.com) and authorized retailers.



GoPro HERO10

The \$500 GoPro HERO10 is here, and with it some solid upgrades. The new unit doubles the capture framerate of the previous model and shoots at up to 5.3K resolution. New formats include 4K @120FPS (Frames Per Second) and 2.7K @240FPS -- both allowing for smooth slo-mo capture. The new GP2 chip also increases still resolution to 23MP and boosts wireless transfers by 30%. HyperSmooth 4.9 stabilization further reduces camera shake and jitter. The base unit is waterproof to 33 feet, with third-party add-ons to add more protection, including most add-ons built for the previous HERO9 model. **\$499** [GoPro.com](https://gopro.com) or other retailers.

Club Hopes

continued from page 6
on a 4- by-10 board. He got his set from friends of my brother in Kansas City. The owner had passed away and his wife wanted to give it to someone who would use it. Both sets have taken over our family room," he laughed. "I tinker around with them and when the boys come home from college, they like to run them around the track a few times."

Train Club President Ed Born, who also owns the Family Train Center in Camdenton, promised that model train enthusiasts as well as those who are new to the hobby will enjoy the October show.

"Some people will be displaying working layouts and others will be selling all kinds of things – train sets, engines, train cars, buildings, accessories – you name it! We even have vendors who sell memorabilia like the big, old railroad signs and lanterns. We'll also have food and drinks available, and I believe we'll include some sort of door prizes for the kids," he said, adding that club members will also be on hand to talk about choosing the right set and to share tips

on layout and design.

The most common model train scales in America range from Z scale – 1:1220 – to G scale – 1:24 to 1:32. When reading the scale, the number on the left side of the colon represents the model and the number on the right-hand side represents how many times larger the original object is by comparison.

Different manufacturers offer an array of options. New technology allows some model trains to be controlled by a phone app or a remote control. Digital Command Control (DCC) sets provide all the desired sound effects and allow two trains to operate on the same track and at the same time, each with independent speed and direction control. And sets come in all different designs. For instance, Lionel offers train cars that feature scenes from the movie "Elf," special occasion cars that can be personalized, boxcars that show support for political parties, presidential series cars and even major league baseball series cars.

"You can get into anything and everything," Born quipped, adding that attending the Train Show would be the best way for beginners to get started.

"You don't have to spend a

bunch of money to get into this hobby. There are battery-operated sets, which we recommend for kids under 5, in all price ranges or you can get a nice electric starter set for around \$100. It won't come with a lot of track but you can always add more to expand your layout. And the scenery can be very inexpensive. The 'grass' or 'snow' can be made of felt, and you can make landscaping with rocks and twigs. Spray foam insulation can be scraped or molded into different shapes for hills, and you can use an old hollow-core door as the base of your layout. That lets you drill tiny holes to run wires out of sight if you want to add things like streetlights – and it's small enough to slide under the bed when you're done playing," Born said.

Those who want to know more about getting into the hobby are also invited to attend the Train Club meetings, held the first Saturday of every month at the Family Train Center, 989 East Highway 54 in Camdenton. Lynch said after their short business meeting, some members work on the club's 100-plus-square-foot layout, which wraps around a section of the store and includes a city scape, a passenger station,



Vendors booked 90 tables to show off their wares – or their layouts – at the spring train show. Organizers are hoping for a similar turnout for the fall show.

a carnival, mountain scenery and more.

"It's nice because we have members who are experts on the layout of the track and the technical side of things and then other members are good at the landscaping and painting. We bring those different talents together to work on the layout and share that knowledge with other members

or anyone else who comes in," he said. "We'd be happy to have more people come in to get ideas or share their knowledge or expertise."

For more information, visit the Train Club's Facebook page. Vendors interested in tables at the show, which are \$15, should call Stan Schroeder as soon as possible at 573-286-8921.

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Proud to fly the Red, White and Blue

By Nancy Zoellner

Our colors fly high at a marina on the Northshore. And in August, the owners of that business were recognized for the impressive display.

Bill Wyman, commandant of Lake of the Ozarks Marine Corps League, Detachment #1137, and Jim Hartwick, the detachment's public affairs officer and past commandant, presented Mark Brick, one of the owners of Village Marina and Yacht Club with a plaque acknowledging the display.

"The Bricks contacted me a couple weeks before Memorial Day and told me they had just installed a 70-foot mast at the Boat House at Village Marina and they intended to put up what we call a garrison flag," Hartwick said. Garrison is a military term used for an oversized American flag that typically measures 20 feet by 38 feet. "The Bricks wanted the color guard to be the first to raise the flag so on Memorial Day several members of the rifle squad were there to hoist it up the flagpole. We also performed a memorial rifle salute with three volleys to honor our veterans and those

who had died defending our country, then our bugler played 'Taps.' It was a nice and memorable ceremony, and it's a very nice display. I live at the 3-mile mark across the main channel from the marina, and I can see it all the way from my house – even at night."

Hartwick said the idea of the award came to him a couple years ago.

"The bank on Horseshoe Bend flew a flag that was so large, it was visible all the way from Bagnell Dam Boulevard. I thought it was impressive that you could see it from that far out, so I talked to our detachment about giving a 'Grand Old Flag' award to businesses that respectfully display our national colors. Everyone thought it was a good idea, so I wrote something up. By the time we were ready to make the presentation, Patriot Bank had taken over that building so the first award went to them," he said.

Another award was recently given to Central Bank in Laurie. Hartwick said they are always on the lookout for other displays worthy of recognition and invite the public to contact him at 573-

964-5159 with suggestions. The only stipulation is that the display must respectfully include an American flag.

The Marine Corp Detachment, chartered in 2003, has about 60 active members. Its purpose is to continue the standards of the U.S. Marine Corps as they serve and honor military veterans of all branches and their families. The detachment is certified by the state to perform funeral details – and they carry those out several times a year. The honor guard also leads the St. Patrick's Day and Christmas parades in Lake Ozark.

Members of the detachment visit the Harry S. Truman Memorial Veterans' Hospital in Columbia several times each year, including Christmas, to assist with Bingo, give out lap blankets made by auxiliary members and just spend time visiting with veterans. They also hold a party for the residents of the Missouri Veteran's Home in St. James on November 10 of each year, the day set aside to celebrate the Marine Corps birthday.

And they assist veterans with special needs. When the house



In September, Mark Brick, one of the owners of Village Marina and Yacht Club, was presented with a plaque acknowledging the American flag display recently added to the marina grounds. The plaque was given to him by Bill Wyman, commandant of Lake of the Ozarks Marine Corps League, Detachment #1137, and Jim Hartwick, the detachment's public affairs officer.

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belonging to a member of the Air Force burned down – as he was on his way home from Afghanistan – the detachment “immediately shot him a check for \$1,000 to take the sting off before the insurance kicked in. We do things like that all the time,” Hartwick said, adding that they raise money at pistol raffle fundraisers during the Magic Dragon Street Meet and the Bikefest.

For more information contact Hartwick or visit the detachment's Facebook page <https://www.facebook.com/lomcl>.

Where did the word “garrison” come from?

According to the National Park Service's page on Fort McHenry, a national monument and historic shrine in Maryland, during the War of 1812, the people of Baltimore believed that the British would attack the city. Not knowing for sure when an attack would occur, months were spent preparing and readying Fort McHenry to defend the city.

It is said that Major George Armistead, the Fort's commanding officer, desired “to have a flag so large that the British will have no difficulty in seeing it from a distance.”

In the summer of 1813, Armistead ordered a large garrison flag (30 feet by 42 feet) as well as with a smaller storm flag (17 feet by 25 feet) for the fort. The job went to a 37-year-old widow, Mary Pickersgill, a ship and signal flag maker. The NPS site said it took her, her 13-year-old daughter, two nieces, an indentured servant and possibly even her mother to piece together the strips of “woven English wool bunting.” Because Pickersgill's home was not large enough to allow the flags to be laid out, the job was carried out on the floor of a brewery near her house, now the Star-Spangled Banner Flag House Museum. The flags were finished August 19, 1813.

“The 30' x 42' flag was the one that Francis Scott Key saw on the morning of September 14, 1814. It inspired him to write the words to ‘The Star-Spangled Banner.’ Today this flag is displayed in the Smithsonian Institution's National Museum of American History, in Washington, D.C. The smaller storm flag, which many historians believe was the flag that flew during the rainy bombardment, has been lost to history,” the site states.



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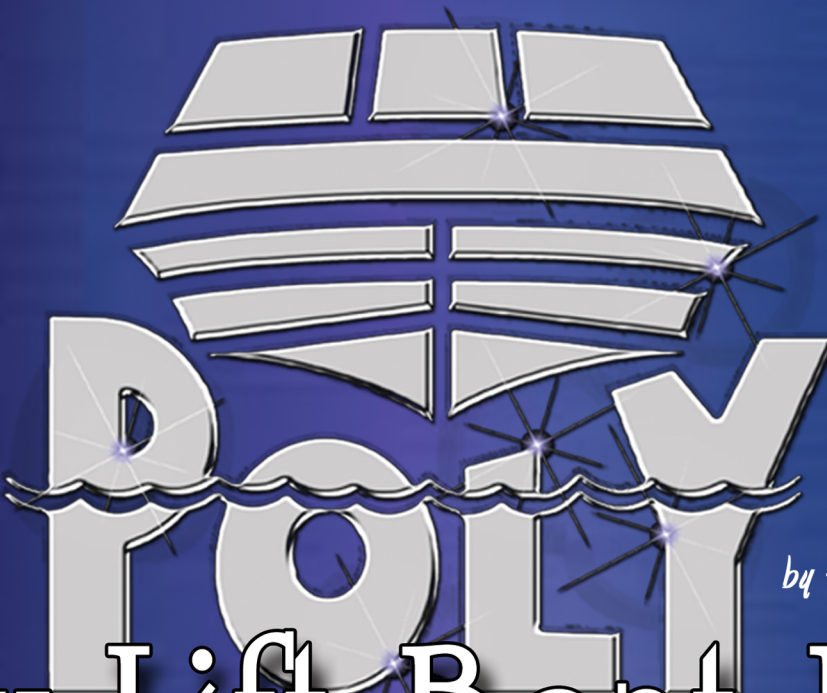
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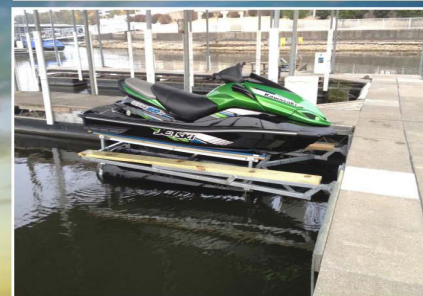


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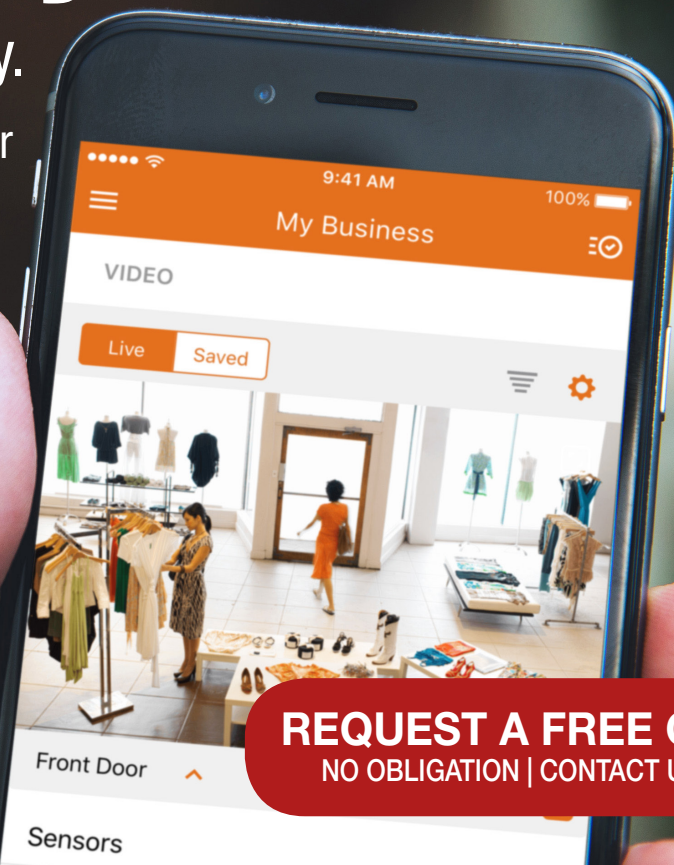
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