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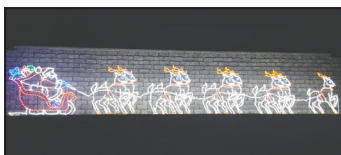
NEWS IN BRIEF

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## Crossword

Fill in the blanks on: 21 Solution: 22

YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 16 -- ISSUE 11

NOVEMBER, 2020

## Reigning in Rentals

By Nancy Zoellner

To protect the interests of the city as well as the vacation home renters and the neighbors of the rental homes, Lake Ozark is looking into establishing a registration and licensing process for short-term rental properties.

According to Harrison Fry, assistant city administrator and economic development director, the main goals of the program would be to register the homes participating in such a program, to establish guidelines for usage of those properties, and to acquire contact information for the parties responsible for overseeing the rental property.

"And at the most basic level, the biggest issue we hope to accomplish is that the people who are running a business out of their home and competing with traditional hotels or bed and breakfasts get a business license," he said.

A business license is currently \$50 and must be renewed annually. The licensing process could also include inspections similar to those conducted at traditional businesses. However, Fry said they haven't looked into the issue deep enough to determine what—if any—inspection would be required, "But because it's something that could open the city up to liability, that's something we'll have to look into. Although we recognize this is not a traditional 'business,' we also hope to establish a set of good

neighbor guidelines they can share with their tenants and establish responsibilities of the property owner."

He said he hopes to establish a staff committee to review policies of municipalities

guidelines could include information on property lines, parking, boat dock usage, allowed occupancy and life jacket requirements for children visiting lakefront rental properties.

Fry said although they have contact information for city residents who are water and/or sewer customers, licensing

erty management company would be."

Licensing would also ensure that lodging and sales taxes are collected and paid either by the homeowner or the property management company that is contracted by the homeowner. According to Airbnb's website, they have made an agreement



in other tourist destinations, then put together guidelines that will serve as a starting point. Because he expects a lot of input from the public, he also expects they will be revised several times before they can be presented to the board of aldermen for a vote. Those

would also provide them with the proper point of contact, "because currently if the city gets a nuisance complaint, the only number we have on file is the property owner – and that person might not be as open to receiving a 3 a.m. call from the police department as a prop-

with Missouri to collect and remit local taxes on behalf of hosts. Airbnb calculates these taxes and collects them from guests at the time of booking, then remits collected taxes to the applicable tax authority on the hosts' behalf.

*continues on page 16*

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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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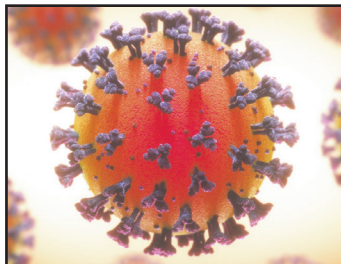


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## Armchair Pilot

By Nancy Zoellner

**COVID-19** has changed nearly every aspect of life – especially air travel. It's



even changed the Transportation Security Administration's (TSA) protocol for passing through airport security checkpoints. According to a story in *Travel and Leisure* magazine, travelers – not TSA agents – are now required to scan their own boarding passes. Travelers are also allowed to bring hand sanitizer in bottles as large as 12 ounces on board, but it must be removed from luggage to pass through screening separately, (other liquids are still limited to 3.4 fluid ounces,) and meals and snacks must be in a clear plastic bag and placed on a tray by the passenger. At least one major airport is even allowing travelers to use self-service facial recognition technology to verify their identity and flight information.

**ALTHOUGH FEW DETAILS** have been released, it was reported by *Flyer Talk* online magazine that a 30-year-old woman died on an airline earlier this year as a result of COVID-19. The woman, who allegedly had underlying high-risk health conditions, passed away while the aircraft was parked on a taxiway at a New Mexico airport. A man who was on board told news people that she was given oxygen by flight attendants after experiencing difficulty breathing. Airline officials did not disclose how many people were on board at the time, if everyone – or anyone – was wearing masks on board or if any other cases were later reported by others on board at the time.

**THE CHANCES OF** contracting COVID-19 on board are low. That's according to a study recently conducted by the International Air Transport Association. That study looked at the number of docu-

mented cases compared to the number of flyers throughout 2020 and found that the odds of contracting the infection are "significantly smaller than first believed" – as small as one in 27 million when face masks and HEPA filtration are used. A story carried in *Flyer Talk* said the IATA compared the number of travelers flying on commercial flights to the number of cases directly traced to being on a flight. The IATA isn't the only organization drawing that conclusion. Airbus, Boeing and Embraer also conducted studies of their own and came up with similar results and a "preliminary model from a professor at the Massachusetts Institute of Technology (MIT) suggested flyers could have a one-in-4,300 chance of contracting COVID-19 from a flight, while the Harvard University T.H. Chan School of Public Health found that wearing a face covering while aboard an aircraft could reduce the danger further," according to the story.

### THE CENTERS FOR DISEASE

Control continues to endorse wearing face masks when traveling on airlines, trains, subways, buses and other public transportation, even recommending that those who refuse to comply should be booted off as soon as possible. The only exceptions should be for those who take the masks off to eat, drink or take medicine or when travelers are asked to remove them to show their identity. The airline industry, hoping for more than just a recommendation, was disappointed by the stance. Those who refuse to comply with other regulations can be arrested; those who defy the mask order can't, putting airline employees in the position of enforcing mask compliance.

**FEW GOOD THINGS** have happened as a result of the pandemic. However, according to a recent survey by Hilton, the majority of those surveyed said they have a "travel memory deficit" – but realize it's time to change that. The survey found that 90 percent said travel memories are the fondest they have, 54 percent said they are more important than their favorite piece of jewelry and 53 percent said those memories are even more important to them than their cell phones. Perhaps that's why 94 percent of those sur-

veyed said they plan to travel once restrictions are lifted, two thirds said they plan to make travel a priority in the future and more than a third plan to travel more than they previously did. The survey also found that 63 percent say making memories with loved ones is one of the biggest reasons they travel; 47 percent say travel gives them an appreciation of nature; 46 percent say travel is the best way to take a break from work; 44 percent feel it improves relationships with friends and family and 33 percent have happy childhood memories of family holiday travel.

**FLIGHTS TO NOWHERE** became popular among those who missed flying while many countries remain closed to travelers. However, in late October Singapore Airlines took it a step further, turning an Airbus A380 into a flying diner. Restaurant A380@Changi offered a variety of international menu options based upon the class. In coming months, the airline plans to offer other "experiences" that include family activities.

**THE DEPARTMENT** of Homeland Security granted another extension for REAL ID enforcement in Missouri. The extension allows the TSA to accept a current Missouri driver's license for domestic travel through October 1, 2021. After that, a REAL-ID Act compliant license will be required for all travel. Children 18 and younger are not required to show identification when traveling with an adult companion within the United States, however, individual airlines may have requirements so always check with the carrier when booking travel.

**ALL U.S. STATE DEPARTMENT** offices are back open and operating so travelers can expect to receive a passport in 10 to 12 weeks after applying. As in the past, processing times are also dependent upon the community facilities handling the applications. The State Department recommends using the mail when possible. They also offer the option of paying an additional \$60 for expedited service, which will allow you to receive your passport in four to six weeks and in-person applications at agencies are prioritizing requests for those traveling internationally within the next 72 hours.



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Decks and Screen Porches



Lakescapes

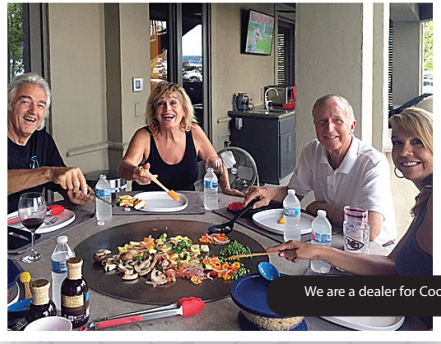
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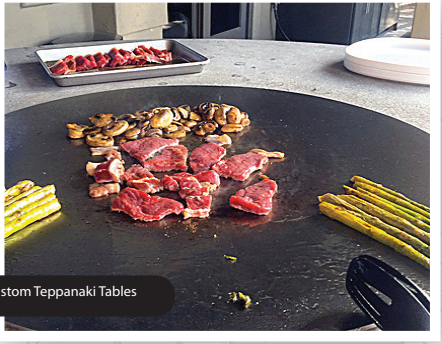


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# New concert opportunities are coming to the Lake

By Nancy Zoellner

If all goes as planned, Lake of the Ozarks will have another music venue by early next summer.

More than eight months after the request was initially presented, Arapaho LLC, owned by the Gary Prewitt Irrevocable Trust, got the rezoning needed to move forward with construction of a 2,000-seat amphitheater and parking lot to serve the venue. The project will be located between Beach Drive and Sunset Road on land adjacent to Backwater Jack's, which is also owned by Arapaho.

"I do not have a start date on shows next year or even an opening date for the amphitheater. We are hoping for spring 2021, but it could be as late as Memorial Day before we are open and ready to go. A lot of it is going to depend on what kind of weather we get this winter for construction and also when bands are comfortable booking shows with COVID still being a major issue/deterrent," said Andy

Prewitt.

Osage Beach Mayor John Olivari said whenever it opens, it will be a benefit to not only Osage Beach but to the entire Lake area.

"From my perspective, I believe it's going to be just one more thing for people to enjoy. Quite frankly, the way Gary is going to develop the complex – with the permanent seating and the parking – it's going to be the nicest concert venue in the Lake area. There will be nice asphalt and concrete parking areas on both sides of the venue so if it rains, you can still have the event without creating a problem of driving through mud to get there," he said. "And because he's only going to hold 12 concerts a year, it won't 'cannibalize' the other music venues. The amphitheater in Camdenton has continued to bring in better and better acts so with both of these going, it will just bring more new people here. And you know what happens then. Once they come here, they're hooked!"

The land to be used for the project had been zoned to allow commercial lodging. In January 2020, Prewitt asked the city's Planning and Zoning Commission to consider a request 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.

However, after several nearby residents attended the meeting and voiced concerns that the venue would overload the streets, Arapaho put the request on hold and ordered a traffic study. He resubmitted the request in June after that study showed the roads were more than able to handle the additional traffic. However, the measure failed 5 to 4. Because one commissioner admitted to having preconceived

notions about Prewitt, some said they were not able to hear all that was discussed and some who owned competing businesses refused to recuse themselves, Arapaho's attorney asked the commission to reconsider his request. In July, they honored his request and this time they voted to recommend approval to the board of aldermen, who voted in September and again on October 1 to approve the rezoning.

The approval was given with several stipulations:

- 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

· Osage Beach Police must be on hand, at Prewitt's expense, to direct traffic 2 hours prior to the gates opening and after the event until the lots are substantially clear.

The board also prohibited parking along Beach and Sunset and they put limits on signage, sound levels and lighting and they required a wooded buffer to be maintained around the amphitheater.

To appease the neighbors, the developers also agreed not to bring rap concerts to the venue. Prewitt said that wasn't an issue because they hope to attract artists like Ray Wiley Hubert, James McMurtry, Robert Earl Keen, Tyler Childers, Sturgil Simpson, Ben Harper, Chris Stapleton – "big bands. Mostly country."

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**Sandy Waggett**

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Make no mistake, your social media presence sends a message. The question is, what KIND of message? Don't have a social media presence? That's a very loud and clear message. *The consumer thinks:* What?? How can you not be on social media? That's where everyone is - that's where I am. Probably not a good company - they're probably afraid of what people will say about them. Alarm bells ... run!

Have a Facebook page or Instagram page, but don't do much with it? Yep, that's a message, too. *The consumer thinks:* Hmm. They haven't posted in three months. There's no reviews. I wonder if they are still in business? Probably not a good choice. I'll keep searching... too risky to take a chance.

Have a Facebook page, and post "buy from me" messages all the time? There's a message here. *The consumer thinks:* That's really, really annoying. No, I'm not going to buy from you. Unfollow.

**Consistency & Value Messages Win**

In a newsfeed full of political rants, baby photos, food images, bad news, competitors' spammy sales messages, and other "junk", it's the consistent value messages that win and keep a business top of mind.

It's the messages that resonate with the prospective customer because they provide something relevant, timely, useful, humorous, or meaningful. Businesses who do this consistently and do it well are the ones who win in the online marketing arena.

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# Lake of the Ozarks Show was nominated for Emmy

By Nancy Zoellner

Lake of the Ozarks is about to make headline news again. This time it's because an episode of Missouri Life TV that focused on all that the Lake of the Ozarks has to offer was nominated for an Emmy Award.

The program, hosted by Meredith Hoenes, highlighted several communities throughout the state including Lake of the Ozarks, Route 66, which was also nominated for an Emmy, Kirksville, Warrensburg, and Perry County. They aired last fall in eight mar-

souri Cameo and Outdoor Adventure. Jim Divincen, the former executive director for the TCLA, then rounded up several options for each topic. The production company chose what – and who – they wanted to feature.

The filming was done by the Evoke Group out of Columbia, Missouri. They interviewed the general managers at the Lodge of Four Seasons and Margartaville, they toured the Performance Boat Center learning how the power boats are made and they visited also visited and videoed at Wobbly Boots,

which entries they feel exemplify excellence in their respective categories.

The Television Academy was formed in 1946 by Syd Cassyd, a grip at Paramount Pictures who also wrote for Box Office magazine. According to several articles on the history of the organization, at the time Cassyd wanted only to advance awareness of the television industry, focusing on culture, education and research. He did not support recognizing one program above another. However, he

was finally convinced that an awards show would help bring even more attention to television which, at that time, was available only to the estimated 50,000 homes with sets. The award name “Emmy” was chosen, named for the image-orthicon tube found in television cameras. The first award ceremony was held in January, 1949 where just six awards were handed out. More categories were added as the medium grew.

The Television Academy now

consists of more than 24,000 members and recognizes 124 categories. A record 9,100 entries were submitted for the most recent awards. Saturday Night Live holds the record for most program nominations – 270 – and wins – 72.

Missouri Life Television has aired for five seasons and has already won two Mid-America Emmys, the Missouri Division of Tourism Navigator Award and the NETA award-National Educational Telecommunications Association.



kets including St. Louis, KC, Springfield and Columbia, and also on the Missouri Life YouTube channel. The Lake of the Ozarks segment can be viewed by visiting <https://missourilife.com/mltv/season-5/episode-6-lake-of-the-ozarks/>.

“Tri-County Lodging Association (TCLA) is thrilled to hear our sponsored featured program about the Lake of the Ozarks on Missouri Life TV has been nominated for a TV Emmy! The staff at Missouri Life did a fanatic job showcasing some of the history of the Lake of the Ozarks and amazing activities that families can enjoy in our little piece of paradise,” said Lagina Fitzpatrick, director of sales with the TCLA.

To create the 30-minute program titled “Welcome to Lake of the Ozarks,” in the spring of 2019 the TCLA was provided with a list of topics Missouri Life wanted to cover, including Made in Missouri, History, Missouri Flavor, Sounds of Missouri, Pride of Place, Mis-

Big Surf, the Bagnell Dam Strip, Bridal Cave and Ha Ha Tonka State Park, using a drone to get overhead shots. They also interviewed historian and author Vicky Hubbell, who wrote “A Town on Two Rivers: A History of Osage Beach, Missouri,” and Judy Blair at Main Street Music Hall, and they toured Bagnell Dam and interviewed Ameren Plant Superintendent Phil Thompson. The crew also went out with tournament fisherman Marcus Sykora and Kirby’s School of Wake for the Outdoor Adventure segment.

Missouri Life just learned of the Emmy nominations on October 22.

To earn a nomination for an Emmy Award, the most acclaimed awards offered in the television industry, a program, performer or individual achievement has to be submitted for consideration by the members of the Television Academy. Once all submissions are received, members of the Television Academy vote on



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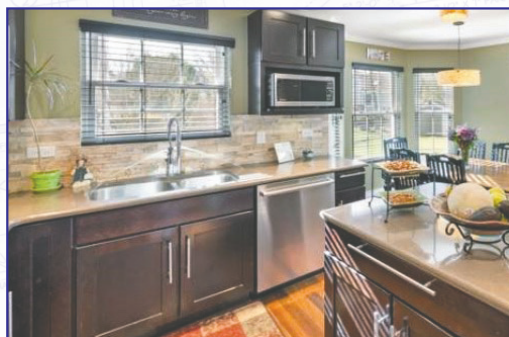


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## A Matter of Trust Important Questions to Ask Your Advisor



**Bart Schulte, MBA, CWS®**

Vice Pres. & Portfolio Manager

### What is your investment approach?

Does your advisor have a personal philosophy toward investing? Are they focused on the long-term or do they make a lot of tactical changes in the portfolio? Do they use low-cost funds or employ more expensive money managers? Can you expect a lot of volatility or a return consistent with your risk tolerance?

### How much contact do you have with your clients?

How often can I expect to hear from you? Will we have regular meetings or can I expect to meet once a year? What issues do we plan to discuss in the next year? Will you help me communicate with other professional advisors, i.e., attorneys?

### Will I be working only with you or with a team?

Since one person cannot be an expert in everything, some companies offer a team approach rather than relying on one individual for service. Would you benefit from working with a variety of experts? If you work with an individual, what happens to your life's savings when that person gets sick or leaves his or her organization? Do you have a succession plan in place to plan for these potential scenarios?

### What makes your client experience unique?

This question offers insight into whether their strengths are the ones you seek in an advisor. If they can't answer this question quickly and succinctly, you may want to consider other options.

For more information, contact Bart Schulte by email at [bart.schulte@centraltrust.net](mailto:bart.schulte@centraltrust.net) or at (573) 302-2474.

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

With so many changes in the financial markets, it's a good time to evaluate your investments. As you speak to advisors, the following questions can be asked to make sure you're headed in the right direction for the future.

### Are you a fiduciary?

A fiduciary is a person who has to place the client's interest ahead of their own. Fiduciaries must also disclose their fees, how they're compensated and any other conflicts or potential conflicts of interest that might influence an individual's decision to use their services.

Can your advisor work for you as a fiduciary?

### How do you charge for your services, and how much?

Is there an initial fee, do they charge a percentage for assets under management or do they make money from selling you a certain product? In other words, do they have an incentive to sell products to you?

Is the fee or commission charged upfront? Do they have relationships with certain companies and money managers? Do they focus on proprietary investments or are they able to consider the entire universe of available options when constructing your portfolio?

### What licenses, credentials or other certifications do you have?

How long has your advisor been in the business? Is he or she committed to continuing education? Does your advisor have a graduate degree or professional designation? Tax laws and the financial markets are always changing, so be sure your advisor is on the forefront of these changes and able to make you aware of how they can impact you.

### What services does your firm provide?

Do you provide investment advice only or is more comprehensive planning available? Will you help me with non-investment related assets like a family business or real estate? Can you advise me on contingency planning that takes care of my family should something happen to me? Do you have experience working with a special needs child? Can you tell me if the planning I've done today will ensure family harmony in the future?



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# Lake Ozark counting the cost of being popular

By Nancy Zoellner

This year, the Lake of the Ozarks – particularly lakefront entertainment venues and the Bagnell Dam Strip in Lake Ozark – have seen crowds like no other year. After contacting several tourism-related businesses and organizations, Lake Ozark Mayor Gerry Murowski estimated that close to 10 million people, hailing from the east coast to the west coast, had visited the Lake this year – quite an increase over 2019's 5.9 million overall.

Lake Ozark Police Chief Gary Launderville said while that's been good for businesses, it has also put quite a strain on his department. At a recent board of aldermen meeting, he said he had spent more than \$22,000 on straight time and overtime in order to maintain an adequate police presence on the Strip during the special events that had been held there. He added that he expected that number to increase when he figured in the extra patrols that were required by Bikefest, which drew an esti-

mated 125,000 bikers, and the several other smaller events planned for the rest of the year.

The chief said that while he understood it's part of being a tourist community, because the city was small, they didn't have the manpower needed to handle some events and suggested requiring organizers to provide their own people to handle some of the responsibilities. He also said that although some event organizers already did that, and some even donated money to the city to help cover the added expense, not everyone did – and whatever help they received was rarely adequate.

City Administrator Dave Van Dee said it was also difficult to plan because, although some organizers applied months in advance, many more waited until a couple weeks before the event to contact the city, even though the application says event organizers are supposed to meet with the chief of police 30 days before the application is submitted.

And Harrison Fry, assistant

city administrator and community economic development director, said the \$250 permit fee and additional \$35-per-day fee, along with a deposit of \$1,000 the city was currently charging didn't begin to cover the total cost.

Fry also said because the city already has an ordinance stating that event organizers must supply their own volunteers and security, which

must have the police chief's approval, the law would have to be changed. Tightening the permit process is one option being considered along with establishing a special event review committee. Van Dee said that if they went that route, the committee would review each event application and make a formal recommendation to the board of aldermen for its consideration based on specific

criteria. The committee would be comprised of one or two city officials, a Lake Ozark resident, one or two business owners, an event representative and possibly others.

"We need to get a better handle on this. We're having more events and the existing events are getting bigger. We only have so much space and personnel," Chief Launderville said.

The 14th Annual Bikefest put quite a strain on Lake Ozark's small police force. Photo courtesy of FunLake.com.



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### Buying an Investment Home at Lake of the Ozarks

Lake of the Ozarks is an amazing place to own a second home, plus there are many benefits to having an investment property. The big question that pops into most people's minds is, "Are these types of homes a good investment?" We're here to tell you the reasons an investment home at Lake of the Ozarks is a sound decision with a multitude of benefits.

When looking to secure your second home mortgage at Lake of the Ozarks, ensure you have an experienced and knowledgeable lender that can help navigate these complex transactions - Team Lasson is always here to help.

#### VACATION VS. INVESTMENT HOME

One of the biggest factors to consider when purchasing a second home is, how will the property be used a majority of the time? This is where the vacation home vs. investment home status comes about. A vacation home is a home that is used primarily for your enjoyment, not having the goal of earning an income. An investment home is categorized as a home that is primarily used to earn an income by keeping it rented out.

This is not to say that you cannot rent a vacation home out a few months throughout the year, but there are limits on the number of days the property can be rented without it affecting the status of the home. Just as an investment property can also be used by you to vacation, but its primary function is to remain rented out to earn an income.

#### FINANCIAL BENEFITS

Owning a true investment property is a great way to earn extra income. If you have a mortgage on the home you may not be netting a whole lot of income directly right off the bat, depending on the mortgage loan terms. However, there are a couple of options; having your second home mortgage paid for by your renter or a consistent revenue stream where you are obtaining most of the rent payment back in your pocket (if the loan payment is lower than rent or the property is owned free and clear).

Another benefit of owning an investment property is that some of the expenses are tax-deductible - although, you will want to discuss the specifics of these items with your accountant. Some investment home expenses that can be written off include mortgage interest, mortgage insurance, depreciation, etc.

You also have the flexibility to change the status type of your home over the years, so if it began as an investment property but you decide



that you'd like to use it as your primary home in retirement, you're able to change the classification through proper procedures (visit with your mortgage lender and accountant regarding this topic.)

#### PROPERTY MANAGEMENT

Since this is not a primary home for you it may be difficult to keep routine maintenance and cleaning up to par while you engage in your typical week by yourself. It would require many extra trips to the property after hosting or if something needs maintenance. While it can certainly be done, hiring a property management company to facilitate anything from care and maintenance to listing and renting schedule.

#### THE LAKE LIFESTYLE

The appeal of the lake lifestyle at Lake of the Ozarks is hard to ignore, from the fun-filled, action-packed summers to the crisp, cozy, and scenic fall season, there's so much to experience year-round. Cruise the Lake on your boat, go fishing, explore parks and caves, or enjoy a night out on the town. There's fun for everyone at Lake of the Ozarks, no matter your definition, and as the vacation destination of the Midwest, is sure to attract plenty of attention to your investment property.

So, if you've considered owning a second home at Lake of the Ozarks, either as a vacation property or investment home, it's a great time to capitalize on the opportunity. Interest rates are near historical lows, which only further benefits you as a homeowner or investor. Team Lasson and our staff are mortgage experts at Lake of the Ozarks, so when you're ready to purchase your very own investment property at the Lake, let our team help.

Michael Lasson, Senior Loan Officer

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## "Insurance Talk"

### Inland marine insurance: Do you need it?

Don't let the term "inland marine" confuse you. Unlike "marine insurance," which covers products when transported over water, inland marine insurance covers products, materials and equipment when transported over land—by truck or train, for example—or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses.

For many businesses, the property insurance provided by your business owners policy may be sufficient. In general, this type of insurance covers property housed at a specific location, but tools and equipment that travel with employees to nearby job sites also may be covered.

However if your business frequently ships products or equipment, you may want to consider purchasing inland marine insurance. This type of coverage is especially important if you ship high-value products or materials, which are often excluded from basic property coverage. Inland marine insurance can cover a wide range of specialty equipment and products, including:

- Computers, everything from servers to laptops
- Communications and networking equipment
- Construction and contracting equipment
- Medical and scientific equipment
- Photography equipment

When weighing the need for inland marine insurance, consider the nature of your business and operations. Inland marine insurance isn't just for companies that ship products to retailers and customers. For example, if you have a valuable tradeshow booth that is frequently shipped around the country and stored offsite by a vendor, you may want the protection provided



Jeff Bethurem

by inland marine insurance. In addition, if someone else's property is temporarily in your possession, inland marine insurance can provide coverage against the loss of this property. Special inland marine coverages include:

- **Bailee's Customer Coverage**—Protects clients' property that is left in the care of your business; for example, if you operate a warehouse or repair shop.
- **Builder's Risk**—Protects structures and materials during new construction projects or renovations.
- **Exhibition and Fine Art Coverage**—Keeps valuable items protected while on exhibit, in transit or on loan.
- **Installation Floater**—Covers materials from the moment they are loaded onto a truck until they are put to use or installed.
- **Motor Truck Cargo Coverage**—Keeps clients' goods protected while your business transports and delivers them.

Your insurance professional can help you determine whether or not purchasing inland marine insurance makes sense for your business. If you opt for this type of coverage, your insurer may provide services to help you evaluate and minimize your inland marine risks and control losses.

For more information, please contact Jeff Bethurem at Golden Rule Insurance at 573-348-1731 or [jeff@goldenruleinsurance.com](mailto:jeff@goldenruleinsurance.com).

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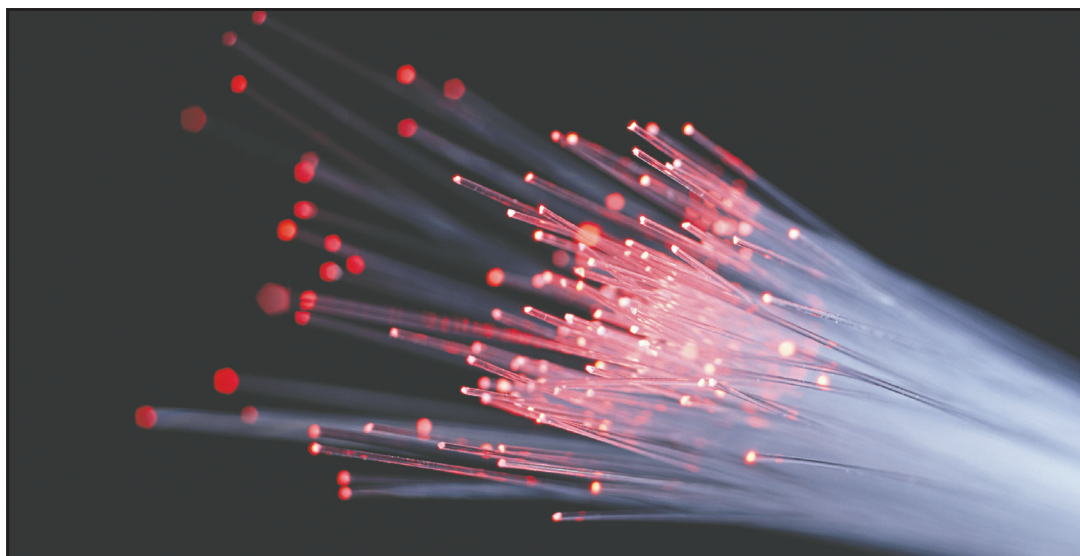
# Some of Camden County to get high-speed internet

By Nancy Zoellner

The Trump Administration recently announced that the United States Department of Agriculture (USDA) is investing \$91.5 million to provide broadband service in several of Missouri's unserved and underserved rural areas – including a portion of Camden County. This investment is part of the \$550 million Congress allocated to the second round of the ReConnect Program.

The Stoutland Telephone Company, doing business as (DBA) MissouriCom, will use a \$4.6 million ReConnect grant to deploy a fiber-to-the-premises network, which connect 2,390 people, 78 farms and 12 businesses to high-speed broadband internet in Dallas, Camden and Laclede counties in Missouri.

"In Missouri and across the country, technology and innovation are vital to agricultural production," USDA Farm Service Agency Administrator Richard Fordyce said. "Our commitment to invest in rural America cannot be achieved



Fiber to the premises uses strands of glass to carry data at the speed of light over distances

without addressing the digital divide our rural communities face because of a lack of high-speed broadband internet."

Camden County Commissioner Don Williams agreed.

"According to the map, it looks like only about 50 homes or farms in the southeastern portion of the county – a few in the Stoutland area and an area south of Montreal – are going

to benefit from this Stoutland Telephone grant but I'm happy to see anything that brings internet to our county. It really makes a big difference, especially if you're a farmer. Any more when you go to a sale at a cattle barn there are half as many people there as you used to see. The reason is because the auctions are also live streamed so a lot of farmers are sitting at

home, watching the cattle over the internet, and bidding on those cattle from home. That's just one quick example of how internet can save time and money," Williams said, adding that he's continued to work with Wisper, the company was the second-largest winner in the FCC's rural broadband auction, also known as The Connect America Fund

Phase II (CAFII). As a result, Wisper has \$220.3 million to expand internet service – and they chose to include Camden County in that project.

Williams said that to date, close to 800 people have committed to signing up for the service once it becomes available. In the meantime, the company continues to negotiate with AT&T, who owns the tower Wisper needs to use in order to bring the service to the area. He said Wisper is also being required to change out certain equipment by the FCC to meet the regulations for the Citizens Band Radio Service. According to Wisper's website "Recipients of CAF funding must follow requirements for speed, latency, usage allowance, and pricing to ensure service is of a predetermined quality standard and affordability. In addition to these predetermined standards, recipients are required to provide internet to their allotted areas within a six-year time frame."

*continues on page 22*

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# Reigning in Rentals

*continued from page 1*

VRBO, on the other hand, does not. Their website states they collect lodging taxes from travelers only in jurisdictions where they are required to do so by law or under an agreement. Missouri – and more specifically, Lake of the Ozarks – is not listed as one of those jurisdictions.

"I'll be the first to admit there's no perfect system to collect the tax and it could get complicated but those who don't contract with a company that collects taxes and remits them to the state would be required to obtain a tax ID number," Fry said, adding that the city will be considering a contract with a company to handle the registration and monitoring process. To that end the city may soon be seeking bids from companies that provide the service. A portion of the licensing fees would be used to cover the cost.

"We get a number of calls from people stating their neighbor's tenants are acting irresponsibly so although we'll

have to spend time on the front end getting this set up, once properties are registered and rules are established, I think it will ease up on the back end and will be less time-consuming than it is now because if owners are not ensuring their renters are following the rules of conduct, they could lose their licenses to operate," he said.

City Administrator Dave Van Dee said a registry would also help city officials identify and take action against properties located within zoning districts where short-term rentals are prohibited.

Rental properties are allowed in established Multi-Family Districts (R-3), Commercial Districts (C-2) and Lake Front Mixed-Use Districts. They are not allowed in Single-Family Residential Districts (R-1 and R-2), which is where most family and private residences are located.

"If we get a complaint from a neighbor, we send a notice to the property owner and ask the police department to moni-

tor the calls for service at that property. Our protocol is that as soon as we believe there's a situation at a residence in R-1 or R-2, we go to court and ask the judge for a temporary restraining order. Once we do that, the homeowner knows we are not kidding and we will prosecute," he said.

Van Dee said they will also be talking with the board of realtors to make sure everyone knows where short-term rentals are – and aren't – allowed, adding that the city's zoning map is on its website. "If there's any question, realtors need to call with the specific address before they sell that property as a rental because we don't make exceptions."

Fry said he hopes to have something ready to propose next spring but said it could be earlier than that – or it could be later. "It just depends on how much room for improvement there is with our recommendations."

Currently, there are approximately 100 rental properties in Lake Ozark. The local rental housing market has seen an 84-percent increase since 2019.

## Managing Rental Property Insurance

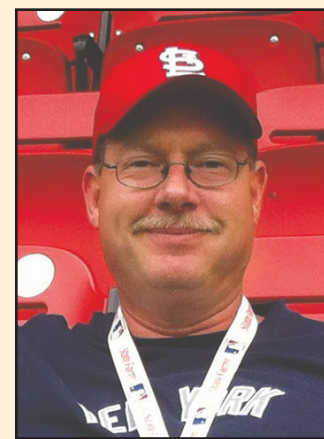
Insurance is one of those things that we hate to pay for but are glad that we have it when we need it! If you are going to rent your home or condo to the vacationing public you definitely want to make sure that you have your property properly insured.

One of the first things that I tell new owners that are joining our vacation rental program is to let their insurance agent know that they will be renting their property to vacationers. If there is a claim situation that is not the time to let your agent know that you have been renting your property. You don't want any surprises when it comes time to make a claim.

Some insurance companies offer rental property insurance and some don't. So it is very important to check with your current company and not just assume that you will be covered if something happens. Also different companies will have different limits on their policies. You may need to shop around to ensure that you can get the coverage you need. Some agencies won't go above \$500,000.00 in coverage while others will go up to \$2,000,000.00.

Also in addition to letting your agent know that you are renting your property, you will want to ensure that you are now covered for loss of income. While some homeowner policies would cover you in a rental situation, they may not provide for loss of income. We had this happen to one of our owners a couple of years ago when the unit above had a water leak. It took three months for all the repairs to be completed and he lost income in May, June and most of July. He was able to collect because he had the proper policy.

Ask if there are any policy exclusions and exactly what is covered and what is not covered.



**Russell Burdette**

Again you don't want to find out that you are not covered when you need it most.

If you go with an out of town insurer, make sure they know your market. For instance they may assume that property values are similar when they could be quite different. Also if your property is a condo you may only be responsible for the interior and your association would be responsible for the exterior, so you may only need coverage on what you are responsible for replacing, any upgrades (and contents) and not the entire value (sale price) of your condo.

If you are thinking of renting your property and have questions about insurance, ask an expert! Two great local agents that we deal with are Chris Wagner of Farmers Insurance 573-302-0001 and Nathan Reid of American Family Insurance 573-348-5451. Either one of them would be glad to speak with you about your vacation rental insurance needs.

*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](mailto:russell@yourlakevacation.com).*

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# Trade Secrets - Keeping your products unique

Maybe it's the blend of waxes and their ratios you use for hand-poured candles. It could be the rub ingredients you blend for the baby-back ribs your restaurant is known for. Or perhaps it's the mixture of bean varieties your coffee shop uses for its House blend.

These business recipes and procedures unique to your enterprise can employ trademarks to see them safe from competitors—but trademarks are complicated, often expensive, and require descriptions that poten-

tially divulge information. One example involves the late Colonel Sanders.

Sanders' mixture of "11 herbs and spices" formed the backbone of his burgeoning Kentucky Fried Chicken chain of restaurants. He and his wife, according to the company's website, kept the recipe to themselves rather than trademark it-- the Colonel taking it along with him in the car when he was selling franchises. "After I hit the road... that left Claudia behind to fill the orders for the

seasoned flour mix. She'd fill the day's orders in little paper sacks with cellophane linings and package them for shipment."

Today the security is a bit tighter—the original KFC recipe is kept in a safe in Louisville, KY. Many people have tried to reverse engineer the mix, and examples litter the internet. The company denies any have succeeded.

WD-40 was created by inventor Norm Larsen, and the company keeps the formula in a bank vault-- because like KFC, they don't want to divulge the exact composition in order to trademark it. Purportedly the formula has only been taken out of the vault twice.

Some other notable recipes hidden away with limited employee access are those for Dr. Pepper's "23 natural and artificial flavors," Frangelico's "noisette and herb-flavored liqueur," and Angostura's recipe for "aromatic bitters."

Probably the most-famous is Coca-Cola, which, according to the company, has its formula "written on a piece of paper stored in a bank vault." Only a handful of people know the formula at any given time. Like the



In a Chicago Tribune article, the nephew of Col. Sanders stated he found a handwritten recipe attached to the will of Claudia Ledington—the second wife of Sanders. It read; '11 Spices Mix with 2 Cups White Fl. 2/3 Tbsp salt, 1/2 Tbsp Thyme, 1/2 Tbsp Basil, 1/3 Tbsp Oregano, 1 Tbsp Celery Salt, 1 Tbsp Black Pepper, 1 Tbsp Dried Mustard, 4 Tbsp Paprika, 2 Tbsp Garlic Salt, 1 Tbsp Ground Ginger and 3 Tbsp White Pepper.' The reporter tried out the recipe and asked Yum! Brands about it. They replied 'No one's ever been right.' Photo: KFC

other secret recipes, individuals have gone to great lengths to uncover, replicate or even steal it. In 2007, employees were caught trying to sell samples of a new Coke formula to competitor Pepsi. Pepsi apparently wanted no part of it, and alerted authorities.

According to the FBI, losses of intellectual property (IP) in the US are estimated to be more than \$13 billion per year. Even the trade secrets and IP held un-

der sophisticated security are at risk—Boeing, Intel and Coca-Cola have all been the targets of failed attempts.

Maybe your secret doesn't seem all that important. But, you may want to reconsider those processes, specific manufacturing methods and recipes that are unique to your business and take steps to protect them - either through trademark or limiting access and hiding them away—like the Colonel.



Bush's Baked Beans famously launched an ad campaign featuring the golden retriever ready to 'spill the beans' on the family's recipe for baked beans, touted as including 'specially cured bacon, fine brown sugar and a delicate blend of spices.' The light-hearted advertisements were successful in that they increased sales of the brand, but did not compromise the recipe which the firm closely guards. Sadly, Sam the golden retriever who played the part of 'Duke' passed away in 2018.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### BAT CAVE

In this month's column we are going to spend another installment on geographic features of interest in the Hoecker/Rock Island Bridge/Tavern Creek -Osage River confluence area.

You cannot boat down the Osage past the confluence in late fall, winter or early spring when the foliage is largely off the trees without noticing the huge entrance to Bat Cave in the bluff.

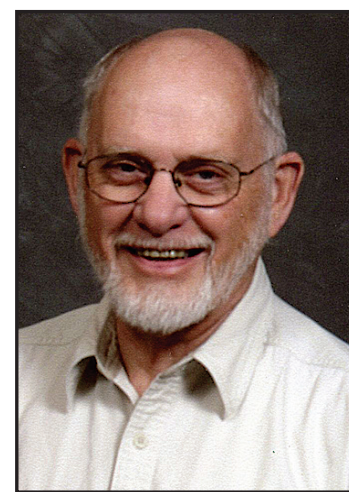
Folklore says that in the 1920s, bat guano was mined from the cave and shipped out by railroad. No documentation has yet been found by this author to confirm the story but it makes sense because there was a cottage industry of guano mining in Missouri in the 1920s and early 1930s.

Flower growers in major metropolitan areas wanted high quality fertilizer at this point in time and the railroad was close to the cave. But the miners had to have long lad-

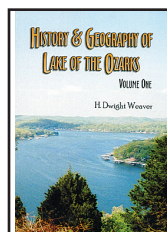
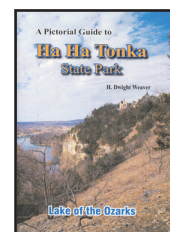


ders to reach the cave entrance which is over 50 feet above the talus slope. Today the cave is off limits to exploration because it protects an endangered species of bat but in the 1960s before the cave was restricted it was explored by Missouri cavers and found to consist largely of three large rooms and about 600 feet of passage. The photo shows several extension ladders lashed together to make the scary, risky climb. The photo was taken by the author's caving companion, the late Paul Johnson.

Roping down from the bluff top was impossible because the cave roof extends too far out over the floor of the cave entrance. There are other caves close by including Lantern Cave with several hundred feet of passage. The views from the entrances to these two caves is spectacular. The name of Tavern Creek is said to be a corruption of the word "cavern" for there are other caves along the Tavern in Miller County.



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.





# Get expert business tips, strategies without leaving home

SCORE, the nation's largest network of volunteer, expert business mentors, is dedicated to helping small businesses get off the ground, grow and achieve their goals. Since 1964, SCORE has provided education and mentorship to more than 11 million entrepreneurs. One of the ways they accomplish that is through free, live webinars that offer small business tips and strategies. November's webinars, presented by several different business experts and mentors, will cover the following topics:

## **November 3: 2020 Year-End Tax Planning for Your Business**

In the final quarter of this most unusual and challenging year, there is still time to take actions that can favorably impact your bottom line and your tax bill for 2020.

These measures relate to your employees, your customers, your equipment, and your operations and reflect big changes made by the SECURE Act, the CARES Act, the Families First Coronavirus Response Act, and other legislation (including extension of the Paycheck Protection Program), as well IRS pronouncements.

Whether you work with a CPA or go it alone, attorney and prolific author Barbara Weltman will discuss which tax breaks apply to you and how to nail them down now before times runs out.

In this webinar you'll learn:

- Year-end actions to reduce your 2020 tax bill
- Refund opportunities to recoup taxes paid in prior years
- Strategies for potential tax changes to come
- Necessary actions to get ready for 2021

## **November 5: Re-Strategize Your Business Planning to Prevail the Pandemic**

Entrepreneurs and small business owners are most vulnerable to failure in a global pandemic. They rely on a sustainable supply chain, whereby products and services flow from their suppliers, through their company, and on to their

customers.

The pandemic virus destroyed this self-sustaining business model, making strategic and tactical plans no longer relevant.

Join this webinar, presented by seasoned business educator George Slook, and learn how to re-strategize your business planning to maintain an adequate level of cash on hand, and get suppliers and vendors to make their payments when due.

Attendees will learn:

- How to determine the "Strategic Intent" of your company based on strategic planning sessions
- In-depth details of "Strategic Integration" approaches, such as Forwards, Backwards, Horizontal, Vertical, and Balanced
- Why the teachings of the renowned Sun Tzu are important to your business, who profoundly said, "Knowing the enemy enables you to take the offensive; Knowing yourself enables you to stand on the defensive."

## **November 12: Navigating Your Small Business through Financial Uncertainty**

The economic environment in 2020 has caused many unexpected challenges for the small business community as they navigate through times of financial uncertainty. Many business owners are facing decisions around cutting expenses, adjusting business models and finding new sources of revenue.

Join financial expert from U.S. Bank, Morris Jackson as he discusses these topics and with Deluxe's Amanda Brinkman and expands on advice and guidance he provides to small businesses in season five of the hit series, Small Business Revolution.

Topics include:

- Understanding operating expenses
- Business financial planning and decision making
- Managing cash flow
- Understanding the importance of margins
- Accessing business purchasing/spending
- Business growth and ex-

pansion

- Identifying opportunities for additional revenue streams

## **November 17: Google Analytics 101 - Improve Your Online Business by Understanding Essential Data**

Google Analytics is a fantastic tool. Best part is, it's free to use for everyone! No matter if you have a 2-page website or a massive e-commerce website, you can use Google Analytics to understand how your customers are using your website and where you can improve their experience.

During this webinar, expert in business data analytics Mo Hossain will walk you through the steps of how to set up Google Analytics so you can start getting data from your own website.

In this workshop you'll learn:

- The basics of Google Analytics
- Why Google Analytics is important
- How you can use it for your benefit

## **November 19: Building Inclusion and Diversity Strategies into Your Small Business**

This year has been one of unprecedented change, civil unrest and social upheaval. Organizations, even small businesses, have a responsibility to address the issues of this time.

Join this interactive live session, presented by cultural intelligence and intercultural communications expert Stephanie Felix, as she will share best practices for small business owners to:

- Effectively create inclusivity in your business and products
- Leverage the power of diversity to better meet the needs of your employees and customers
- Learn strategies for incorporating inclusion and diversity into your entrepreneurial endeavors

Register for the webinars by visiting <https://www.score.org/live-webinars>. All webinars begin at noon Central Time.

# As the Lake Churns Continuing the Upward Trend

Lake area sales continue the rapid pace we have been seeing since Spring of this year. Contracts written keep exceeding new listings coming on the market. As I write this near the end of October, the previous seven day's activity remains strong. A total of 73 new listings became available via the Lake's Multiple Listing System, 118 properties have had contracts accepted and 125 property transactions closed.

I am currently working with developers who are planning a new lakefront condo project in one of the Lake's most desirable locations. Over the next couple of months, I will be able to share more information on size, pricing, finishes and options. It's an exciting time as we see more people become aware of all that the lake has to offer.

All property types and all price ranges have benefited from the surge of activity created by the pandemic. At the start of the year, luxury home sales had lagged behind the recovery enjoyed by more moderately priced homes but have now regained traction and are generating more interest than I have ever experienced in that price point. I recently listed a lakefront home at just under \$1.2 million and had eight showing appointments scheduled within two hours. The home was sold within 24 hours.

Here's a snapshot of sales across all property types. Year to date in 2020 vs. 2019, lakefront homes sales have increased by 38.6 percent. Non lakefront homes



*Real Estate and Lake News with C. Michael Elliott*

sales have increased by 10.4 percent. Condo sales have increased by 23.4 percent. Non lakefront lots sales have increased by 18.4 percent and lakefront lots have increased a whopping 130 percent.

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, topnotch 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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.

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# Big Gift Ideas to Wow Kids This Holiday Season

Shopping for kids this holiday season and want to make a splash? Add some holiday cheer to the gift pile and wow kids with these big ideas that combine learning and fun!

## Calling All Helpers!

The Helping Heroes Fire Station is an imaginative and learning-packed play experience that lets kids ages 18

months to 4 years old jump right into action. Kids can get ready for a rescue by checking equipment and pretending to be a firefighter. Then, when it's time for action, they can drop



and phrases to learn about the role of firefighters.

months to 4 years old jump right into action. Kids can get ready for a rescue by checking equipment and pretending to be a firefighter. Then, when it's time for action, they can drop

## A Win-Win Situation

Both a learning game and a chance to get little ones' muscles moving, the Count & Win

firefighters, Fiona and Frankie through the opening and into the mini rescue vehicle. The multi-level fire station (which features areas for the firefighters to sleep, relax and work out) transforms into a fire truck with an extension ladder. By placing Frankie and Fiona on the Talking Point location, kids can hear sound effects, music

## Race into Fun

Sports Center features a basketball and hoop, as well as a soccer ball and goal. Kids can practice counting as they make a basket or score a goal, following along on the animated LED scoreboard. Little fingers get a fine-motor workout, too, with buttons to press, gears that turn and a trophy that slides up and down. Babies grow fast, and this sports center -- great for ages 12-36 months -- grows with them, as it features two adjustable height levels and teaches shapes, colors, numbers and good sportsmanship.

hazards that will leave opponents stuck. The playset also features fun songs and melodies!

This holiday season may look different than most years,

but one thing remains certain -- action packed gifts that combine learning and fun will brighten the season for everyone. *Statepoint*



## TECHNOLOGY AND LIFESTYLE

*Cool Gadgets and Gizmos for the Geek in All of Us*



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## Ember Smart Mug

Ember keeps your favorite beverage piping hot while you toil away. With a 1.5 hr. battery life (or all day with the included charging coaster) allowing you to choose the temperature you desire (between 120-145 degrees F). Control the cup with the easy-to-use phone APP. The Ember heated mug intelligently senses when to turn on and off and enters sleep mode when empty -- wakes up when it senses movement or liquid. Stainless steel, with an updated scratch-resistant ceramic coating, safe to hand wash. Ember Mug 2 is IPX7 rated and fully submersible up to 1 meter deep. **\$99 Amazon.com**



## Fujifilm Instax Mini Link

You can't have enough pictures. Recording that special moment in time, or a lunch you were particularly pleased with is one of the basic joys in life. Get instant satisfaction with the Fujifilm Instax Mini Link smartphone printer. Use the app or bluetooth to connect to this palm sized printer and produce beautiful prints from your stills or video. Takes about 1-1/2 minutes from start to finish. Add fun filters and frames to your prints. Uses glossy paper and laser technology for sharp output. Replacement blank paper sheets are about .60 each. **\$99 at Amazon.com** and other retailers.



# Women Inspiring Women Conference Postpones to 2021

The Women Inspiring Women Central Missouri Conference Committee and Lake Area Chamber of Commerce Board of Directors have made the decision to cancel the women's conference that was originally scheduled to take place on October 1st & 2nd at the Lodge at Port Arrowhead. "With this being a first time event, we feel it is in our best interest to reschedule the event for Fall of 2021", stated Lake Area Chamber Director, K.C. Cloke. "The

purpose of this new event is to bring women together to grow in a variety of aspects in their life while also providing a great opportunity to connect with like-minded women and make lasting new friendships. Continuing with this event would have created challenges on spacing attendees and I don't feel converting this type of event to virtual would have allowed us to accomplish our vision" stated Cloke. "We are so grateful for the outpouring

support received from this decision from the many individuals and sponsors involved". The Lake Area Chamber is pleased to announce next year's dates of September 29th and October 1st, 2021 which will be hosted at the Lodge at Port Arrowhead in Lake Ozark. To learn more about this event, contact the Lake Area Chamber today at (573)-964-1008.



## Educational Toys to Support At-Home Learning

- **Build the Fundamentals:** Help lay the foundation for academic achievement while getting kids ages 2-7 excited about learning with the LeapStart Preschool Success interactive learning system. Touch-and-talk activities such as games, puzzles and creative challenges enhance learning to help kids build math, reading, problem-solving skills and more. The easy-to-hold stylus is comfortable for kids of all ages and promotes proper writing grip. And because the activities build on one another, this is not just a toy, but a learning system that

live-action videos can supplement the school curriculum to provide a deeper understanding of the world. Three built-in interactive games further encourage kids to grow their geographical and cultural knowledge.

- **Spark a Love of Literacy:** Spark a love of reading and writing with the LeapReader Reading and Writing System, a tool which sounds out words, guides letter strokes and builds comprehension. LeapReader is also available with an accompanying book set that features interactive pages, lively character voices and activities that help



can grow with your child. The expansive LeapStart library of books (sold separately) covers a variety of preschool through first grade subjects with more than 30 activities in every book.

- **Explore the World:** Young explorers can travel the world and see everything in it with the Magic Adventures Globe. Using the stylus, children can tap on the interactive learning globe and experience new places, languages, cultures, animals, geography, habitats and more through high-quality BBC videos. Featuring an integrated video screen, animations and

boost reading confidence by introducing vowel sounds, sight words, word blending, spelling skills and more. Young readers can continue their learning journey with additional books advancing through four reading levels.

These learn-at-home toys are available on Amazon. For more information and school year ideas, visit [www.leapfrog.com](http://www.leapfrog.com).

With educational toys that boost skills and spark a love of learning, families can embrace the school year with confidence. *Statepoint*

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# Crossword Puzzle

## THEME: PROVERBIALY SPEAKING

### ACROSS

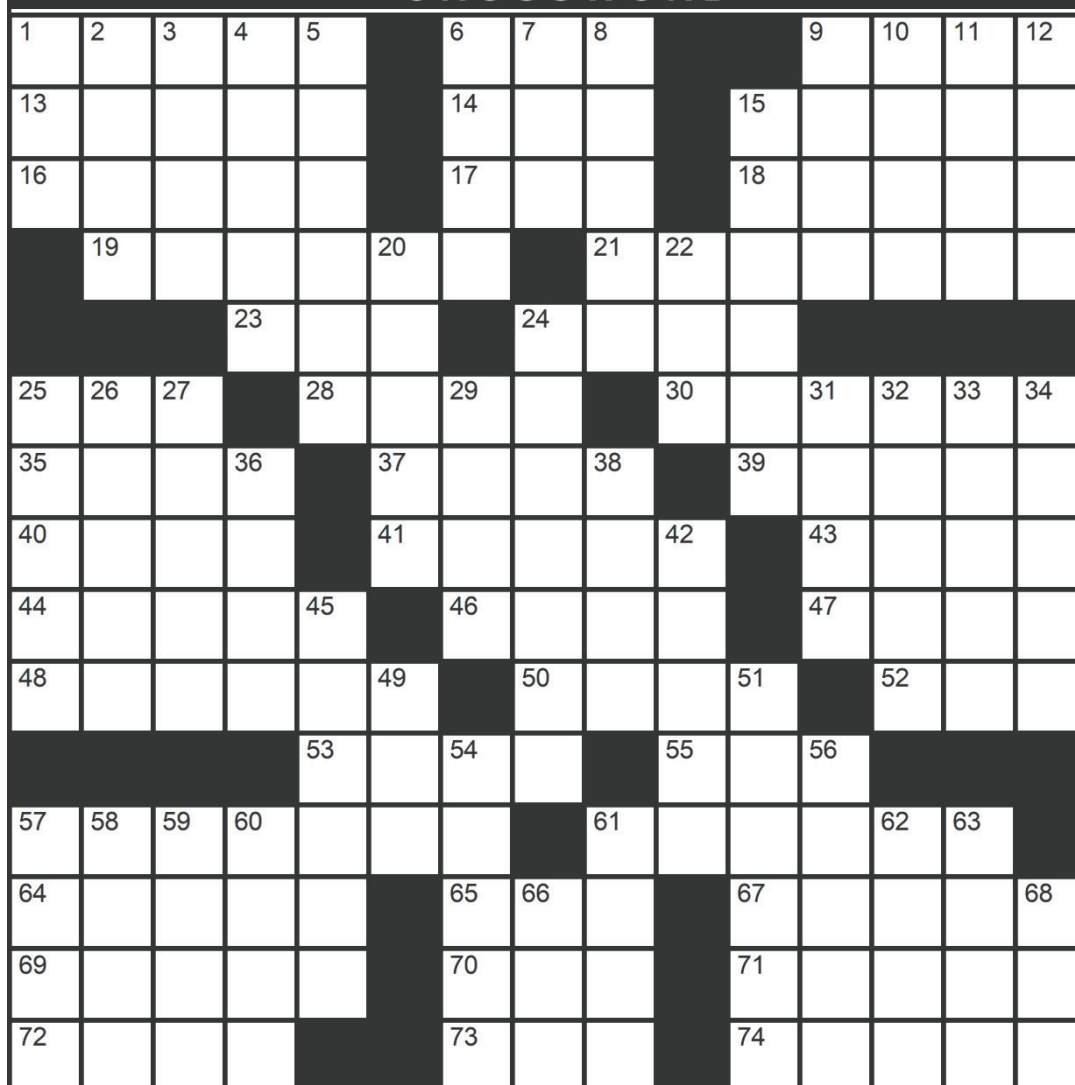
1. Bornean ape
6. Casino's pull
9. Elbow-wrist connection
13. Paralyzing disease
14. Pigeon sound
15. Teething drops
16. Mary's subjects (1542-1567)
17. Ostrich-like bird
18. September stone
19. \*One responsible for someone else's welfare
21. \*Both rodents and humans like to come up with these
23. Name fit for a king
24. Wedding cover
25. Like a dim star
28. Head vermin
30. \*Like the schemes of a fool, biblically speaking
35. Thor's father
37. Cleopatra's necklace
39. Blood carrier
40. Ice on a window
41. Famous Teatro alla \_\_\_\_\_
43. Took to court
44. Prevent
46. Burden of proof
47. Leprechaun's land
48. Fit
50. Cabinet div.
52. Steadfast Soldier's material
53. Letter before kappa
55. European Economic Community
57. \*It increases love and friendship
61. \*It will cause additional harm
64. Raccoon relative
65. Short for the Metropolitan Museum of Art in NYC
67. Huey, Duey and Louie, e.g.
69. #41 Across location
70. Prior to, pref.
71. Organ swelling
72. Benevolent fellows
73. African tam-\_\_\_\_\_
74. English county

## Solution page 22

### DOWN

1. Roman goddess of plenty
2. \*It's just as unpleasant as a hard place
3. Sunburn soother
4. Fertilizer ingredient
5. Luke's teaching, e.g.
6. Laptop manufacturer
7. Data storage acronym
8. \*Cowards are sometimes compared to this
9. Encourage
10. Good earth
11. Sound on a scale
12. Saloon selections
15. Perennial garden flower
20. Signs for escape
22. Post-Soviet Union alliance, acr.
24. Covered porch
25. \*Can't use these to break a skeleton
26. Farewell, to ami
27. Nimbus, pl.
29. Gabrielle Chanel's nickname
31. \*Keep it clean to stay out of trouble
32. \*It's tastier if one is not allowed to have it
33. First cradles
34. Filled with cargo
36. Like whiskey right out of bottle
38. Classic board game
42. Colorado ski resort
45. Curb, two words
49. Disney dwarf
51. ACT taker, e.g.
54. Dangle a carrot
56. Miss Muffet's meal
57. "The Road Runner" corporation
58. Skin infection
59. #13 Across conqueror
60. J.F.K. postings
61. Bookkeeping entry
62. \*Don't make inquiries if you don't want to hear this
63. Hefty volume
66. Chapter in history
68. Coltrane's woodwind

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# Camden County high-speed internet

*continued from page 15*

"They're saying one of the factors contributing to their buildout cost is the terrain – which we know is nothing but 'hills and hollers,'" Williams quipped. "We're meeting again November 5 so I'll know more then. It's not happening near as fast as I would like. The requirement through the grant is that they build out in six years and of course, we all want it sooner than that because it will be good for our economy, it will bring more people to the Lake on a fulltime basis, and it will certainly benefit our farmers, but when you look at the map, it appears that 60 to 70 percent of Camden County is included so that's a lot of ground to cover in six years."

In March 2018, Congress provided \$600 million to USDA to expand broadband infrastructure and services in rural America. On Dec. 13, 2018, Secretary Perdue announced the rules of the program, called "ReConnect," including how

the loans and grants would be awarded to help build the broadband infrastructure in rural America.

In April of this year, the USDA announced they had received 172 applications for \$1.57 billion in Round Two of the ReConnect Program. The second round will enable USDA to implement innovative new solutions to rural connectivity by leveraging financial options with its partners. The application window for Round Two closed on April 15.

In Round One of the ReConnect Program, USDA invested \$698 million to bring high-speed broadband e-Connectivity to homes, small businesses and farms, and more than 500 health care centers, educational facilities and critical community facilities in 33 states.

USDA received 11 Round Two ReConnect Program applications that are eligible for the \$100 million Congress allo-

cated to the program through the CARES Act. The recent announcement from the USDA said a portion of the money will also be used to bring broadband internet to thousands of homes and hundreds of farms, businesses, public schools, fire stations and post offices in Saline, Dent, Iron, Crawford, Washington, Christian, Greene, Lawrence, Stone and Webster counties in Missouri.

To learn more about ReConnect Program eligibility, technical assistance and recent announcements, visit [www.usda.gov/reconnect](http://www.usda.gov/reconnect).

USDA Rural Development provides loans and grants to help expand economic opportunities and create jobs in rural areas. This assistance supports infrastructure improvements; business development; housing; community facilities such as schools, public safety and health care; and high-speed internet access in rural areas. For more information, visit [www.rd.usda.gov](http://www.rd.usda.gov).

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## Crosswords Solution

Puzzle on page 21

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

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# Businesses invited to participate in favorite holiday traditions



It will soon be looking a lot like Christmas as drive-through light displays go up this month on both sides of the Lake. Photos provided by the city of Osage Beach.

By Nancy Zoellner

Although many long-standing Christmas events have been cancelled – or put on hold to see if the number of COVID-19 cases will go down – a few are moving forward.

**The Osage Beach Holiday Lights** display is one. The city is looking for businesses that would like to boost the Christmas spirit this year by sponsoring one of the displays. Last year, the event attracted more than 3,400 visitors; in 2018 more than 3,200 vehicles drove through the park during the holiday season. Jenna Kitchen said that's why becoming a Holiday Lights sponsor is a great way to advertise a local business or organization.

"When a business purchases a sponsorship, we'll put a sign with their name or logo on it next to the display and the sign will stay up until the displays are taken down. This year all the displays will be in the park and not along the Parkway," she said, adding that as of late October, they only had 30 to 35 available for sponsorship. Sponsorships are \$250 for a large light display, \$150 for a medium light display and \$75 for a small light display.

Kitchen said parks department employees will begin setting up the displays within the next two weeks. The park, which is free, will be set up in Osage Beach City Park on Hatchery Road and will be open from 5 to 9 p.m. nightly from Saturday, November 28 through December 31.

**The Enchanted Village of Lights** in the Laurie Fairgrounds will offer another opportunity to view Christmas lights from the comfort of your vehicle – and/or to share a message with the more than 27,000

people who visit that display each year.

The drive-thru park will be open from November 19 through January 2 and will also allow businesses, organizations and individuals to sponsor displays for a fee. Friends and loved ones can also be remembered on a special Memorial Board and a Personal Holiday Greeting Board will be available to share greetings with the community, friends or family – without wearing a mask or worrying about social

the lake area is playing host to a few other Christmas activities.

Do a little early Christmas shopping and pick up unique, handmade gifts at **the Holiday Market at the Museum**. The event is planned for November 20 and 21 at the Camden County Museum, located at 206 South Locust in Linn Creek. The market will feature many craft booths and vendors; lunch will be available for donation. Admission is free.

The Lake of the Ozarks West Chamber of Commerce will be

ing at the mall to greet the boys and girls after the parade. For more information on how to participate with a float, email [director@lakewestchamber.com](mailto:director@lakewestchamber.com) or call 573-374-5500.

**Old Kinderhook** will once again be hosting its **Christmas Village** every weekend from Thanksgiving to Christmas. The activities are open to the public; some have fees. The holiday celebration will include a wide variety of activities including Friday night Character Nights on the Ice, MU Syn-

bingo, holiday hayrides, movies in the hook, letters to Santa and games for the family. There will also be opportunities to eat breakfast with Santa, and Santa, Mrs. Claus, and the elves will be available for pictures. For more information visit <https://oldkinderhook.com/play/christmas-village-at-old-kinderhook/>.

Enjoy an **Old Tyme Christmas in Linn Creek** on December 19 at the Camden County Museum, located at 206 South Locust in Linn Creek. The event will feature a celebration of the Christmas season throughout the museum. Enjoy breakfast with Santa from 9 to 11 a.m., then stick around for crafts, games and lunch from 11 a.m. to 2 p.m. Then at 2 p.m. the Young Museum Players will present their production of "O Holy Knight." For more information, email [media@camdencountymuseum.org](mailto:media@camdencountymuseum.org), call 573-346-7191 or visit the website at <http://www.camdencountymuseum.org>.

Bob Schwartz, a co-chairman of the Bagnell Dam Strip Association, said he believes the **36th Annual Lake Ozark Christmas Parade** will be held but did not have any definite information on time or date. The parade typically includes dozens of floats and attracts thousands to the Strip.

If you're a fan of Christmas light displays, you might want to check out this list of some of the Midwest's favorites. The link is <https://www.travelingmom.com/family-vacation-destinations/midwest-destinations/where-to-see-the-best-christmas-lights-displays-in-the-midwest/>



distancing!

For more information on sponsorship, email [events@cityoflaurie.com](mailto:events@cityoflaurie.com) or call 573-374-8776 or 573-216-9427.

In addition to the light parks,

holding a **Lighted Christmas Parade** on Saturday, November 28. The parade will start at 6 p.m. at Central Bank in Laurie and travel north on Hwy 5 to the Laurie Mall. Santa will be wait-

chro Skaters Performances, gingerbread house decorating for kids, cookie decorating, elf storytelling, s'mores and hot chocolate around the fire pit, Christmas crafts, winter





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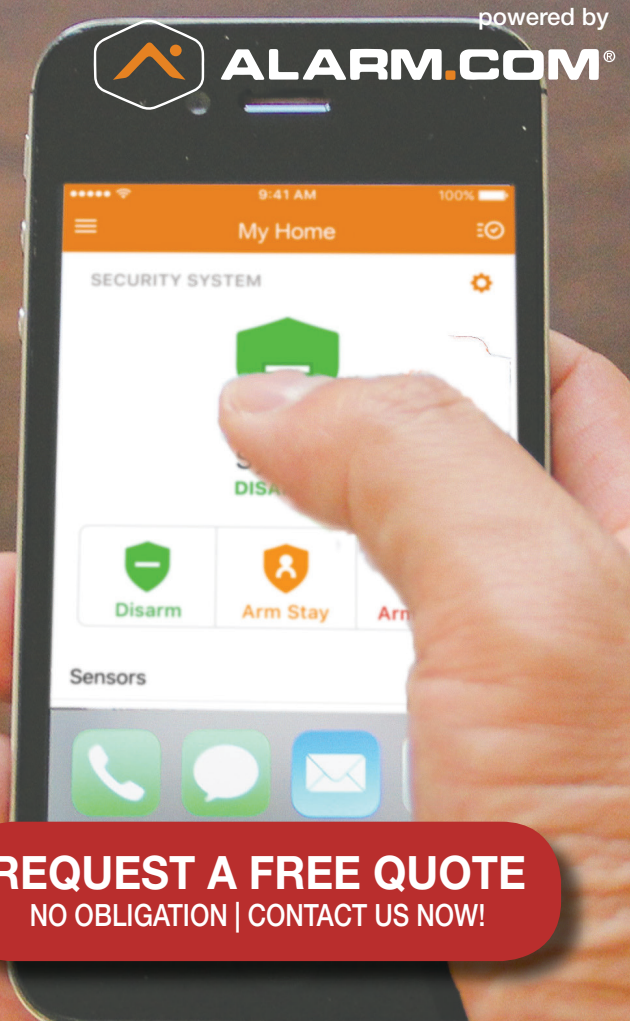
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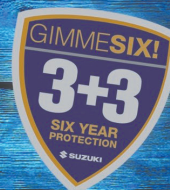
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