

LAKE OF THE OZARKS BUSINESS JOURNAL

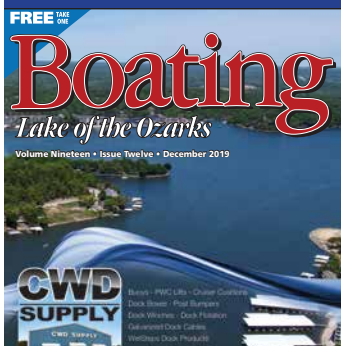
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 12

DECEMBER, 2019



NEWS IN BRIEF

TCLA refutes claims

Calls for 'certified' elections. Pg. 27

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Christmas parade will be 'cutting edge'

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Once again be careful. Page 4

Medical Marijuana

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Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19



Crossword

Fill in the blanks on: 26 Solution: 17

TDD possibly taking another turn

By Nancy Zoellner-Hogland

Before he was elected mayor, Gerry Murawski drew up plans to establish a Transportation Development District (TDD) in Lake Ozark to help repair and resurface Bagnell Dam Boulevard, cover the costs of building a parking garage on the Strip and purchase a trolley shuttle that would operate free-of-charge with stops at the Fish Haven Senior Center, Woods Supermarket Plaza, Port Arrowhead Resort and other locations along Bagnell Dam Boulevard.

If approved by the voters who reside inside the designated district, the TDD would allow addition sales tax to be charged on taxable sales inside that district only. The wording of this TDD would allow a maximum tax of up to 1 cent on every dollar, which means if the full penny was added customers would pay an additional 10 cents on a \$10 purchase. The tax money would be forwarded on to the Missouri Department of Revenue along with the other sales tax collected. The special TDD tax would then be returned to the TDD commission to pay off bonds used to cover the costs of the outlined projects.

Murawski continued to move forward with the TDD after being elected but in late November said he is contemplating stepping away from the project and turning it over to the Lake Ozark Citizens Advisory Committee, formed to ex-

plore funding options for street repair throughout the city. He said he's thinking of doing that because business owners along the Strip can't seem to separate him from the city.

"People see me as the mayor so they see this TDD as the city's project. They think the city is increasing their taxes, which isn't true at all. It's not complicated but if you don't understand the inner workings, I guess it can be confusing," he said.

The confusion was apparent at both the November 12 Lake Ozark Board of Aldermen meeting and again at a special town hall meeting held November 19 when some business owners talked about the thousands of dollars the TDD would cost them and how it would harm them and their business.

Rick Hasty, head of the Citizens Advisory Committee, spoke at both.

"Our roads are terrible. Not just mine. Unless we want to go back to the days of driving on gravel – if we're going to see the Strip gain any ground at all to bring new business to the city – we have to fix our roads. The TDD could be very important to the city...The TDD will bring in funding to help us with this project. It would really be to our advantage," he told the board of aldermen at their regular November meeting.

Lake Ozark City Administrator Dave Van Dee discussed the possibility of adopting a



Lake Ozark Mayor Gerry Murawski put together a funding package that he felt could painlessly cover the costs of repairing the crumbling Bagnell Dam Boulevard. However, the owners of many businesses along that route said they don't want any part of it. Nancy Zoellner-Hogland photos.

use tax that would be collected from Lake Ozark residents who shopped online, and the probability of having to increase property taxes – to the tune of up to 30 to 35 cents per \$100 valuation – to fund the road projects – and the Bagnell Dam

reconstruction if the TDD was taken off the table.

Michael Sasseen, owner of America's Swimming Pool Company in Lake Ozark, said he felt that would be more palatable.

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

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Armchair Pilot

By Nancy Zoellner-Hogland

ARE YOU A WORRIER? Life hacker suggests snapping a quick pix of your stove dials before heading out the door for vacation. That way you can avoid wasting precious moments wondering if you forgot to turn the stove off before leaving. And if you're forgetful, download the Don't Leave It app on your phone. The app, which is free, uses geofencing to determine an area around your location, then sends an alert to the phone when you get a few steps away from the boundary to remind you of those things you don't want to leave behind. It has default settings for things like keys, glasses and wallets but you can also enter additional items. Flyer Talk recommends that, when traveling, people should place one of the shoes they plan to wear home in the safe with other valuables. That will avoid getting to the airport, then remembering the passport is back in the hotel room safe.

TO HELP FAMILIES NAVIGATE their rights, avoid extra fees or deal with in-flight separation anxiety, the Department of Transportation released guidelines regarding family seating on planes: When booking basic economy tickets, which often don't allow passengers to choose their own seats, inform the airline that you will be traveling with children and ask about policies regarding family seating. Whenever possible, make all reservations at the same time. If you book through a third-party site, contact the airline directly to confirm your reservation and discuss the situation at that time. Arrive early to the airport and again explain your situation to gate agents. The DOT said airlines usually try to seat each child next to an adult in the family because it causes less problems for everyone. However, if the thought of sitting separately is too stressful, pay the extra to reserve seating.

STILL HAVE A NERVOUS STOMACH? Enjoy a glass of ginger ale on your flight. Nutritionists say the drink eases stomach

upset. However, it also tastes better in the air. According to an article published on Flyer Talk's website, taste buds work differently at high altitudes, causing everything to taste a bit duller. Ginger ale's sweeter and sharper flavor withstands the test.

Once the door is closed and the aircraft is full, there are no options. That's why Flyer Talk recommends speaking up immediately if passengers are having problems with things like grossly overweight seatmates. Airline rules vary but some require customers to purchase an additional seat or upgrade if they don't meet any of the following criteria: they must be able to properly wear the seat belt, with one extension if necessary; they must be able to remain seated with the seat armrest(s) down for the entirety of the flight and they must not significantly encroach upon the adjacent seating space. Flyer Talk suggests reaching out to a flight attendant, saying something like "I can't safely fit in my seat," which makes it a safety concern and should prompt a quicker solution.

OVERWEIGHT OR UNDERWEIGHT - if you don't have a Real ID driver's license — the ones with the little star up in the top right corner — you need to do that ASAP because starting in October 2020, you won't be able to get through TSA security checkpoints at airports without one. And the longer you wait, the longer the line will be at the DMV. To get the new license, which the 9/11 Commission addressed after the terrorist attacks of 9/11, you'll need to show a Social Security card and two proofs of residency.

ARE YOU ALWAYS RUNNING behind? USA Today Travel reports that using a digital passport app can save time at the airport. To use the app, you set up your profile in advance, answering a few questions — the same ones you'd find on the declaration form. The answers are sent to Customs and Border Protection, then back to the user with a QR code. The Customs agent can then just scan the code. You'll still need your passport. The app just reduces work for the agent by streamlining the process. Mobil Passport is an option at 27 different

airports and four cruise ports in the U.S. and Canada. In the meantime, Airside Mobile, the company behind the Mobile Passport app, ranked 25 major U.S. airports based on their customs wait lines. The worst — San Francisco International Airport, with an average wait time for U.S. passengers of 13.8 minutes and an overall average maximum wait time of 44.4 minutes. The best — Phoenix Sky Harbor International Airport with an average wait time for U.S. passengers of 4.9 minutes and overall average maximum wait time of 18.7 minutes.

WANT TO TAKE A SPECIAL TRIP in 2020? Trip Advisor released its 2019 Travelers' Choice of Top 25 Vacations and London, United Kingdom took the top spot. This is why. "The crown jewels, Buckingham Palace, Camden Market...in London, history collides with art, fashion, food, and good British ale. A perfect day is different for everyone: culture aficionados shouldn't miss the Tate Modern and the Royal Opera House. If you love fashion, Oxford Street has shopping galore. For foodies, cream tea at Harrod's or crispy fish from a proper chippy offers classic London flavor. Music and book buffs will love seeing Abbey Road and the Sherlock Holmes Museum (at 221B Baker Street, of course). London was followed by Paris, France; Rome, Italy; Crete, Greece and Bali, Indonesia.

DO YOUR VACATION EXPERIENCES always seem to fall short of expectations? You might want to consider taking the Myers-Briggs Type Indicator, a questionnaire designed to identify your personality type, strengths, and preferences before planning because the test could help you figure out how you should travel. Results will place you in 1 of 16 categories named using a scramble of letters that stand for different facets of your personality. The test, of course, indicates whether you're an introvert or extrovert, but the full profile is much more nuanced. Although employees of AFAR travel magazine report having varying success, it might still be fun to try it out. Visit <https://www.mbtionline.com/Aboutthembti> for more info.



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LET'S MEET ABOUT YOUR UPCOMING PROJECT

Ameren warns against scams

For the fourth consecutive year, Ameren Missouri partnered with Utilities United Against Scams (UUAS) to conduct an advocacy and awareness campaign, "It Happened to Me, Don't Let it Happen to You," to educate customers and expose the tactics used by scammers. Ameren Missouri and UUAS members throughout the United States and Canada work together to raise awareness of scams and educate customers so they don't become victims.

"The best way to combat scams is to know the tactics that scammers use," said Maria Gomez, security supervisor for Ameren. "Never provide or confirm personal or financial information or make a payment to anyone initiating contact with you – whether by phone, in-person or email – claiming to be a utility company representative. With the holidays being just days away, scammers will become more aggressive in their attempts to steal from unknowing victims. Today provides an opportunity for all of us to remain vigilant

about utility scams."

Ameren shared some of the scam tactics:

Scammers typically use phone, in-person and online tactics to target customers.

Posing as electric, water or natural gas company employees, scammers threaten to disconnect or shut off service if customers fail to make an immediate payment.

Typically they demand payment via a prepaid card or other non-traceable form of payment.

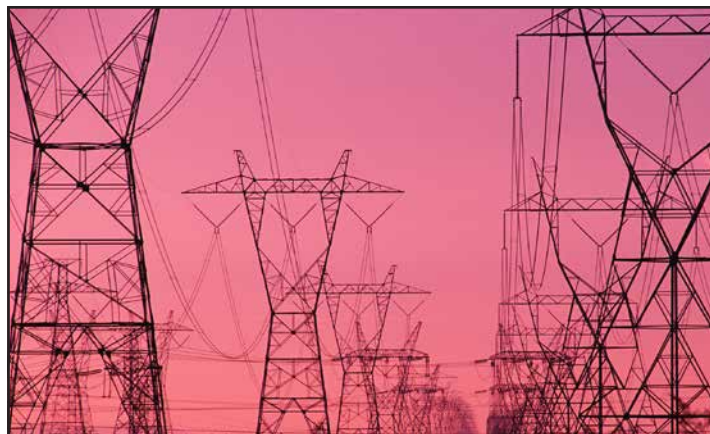
They also often mask incoming calls as coming from the utility company on caller identification systems but then give a different phone number to make a payment.

Signs You're Being Scammed

Threat to disconnect: Scammers may aggressively tell you that your utility bill is past due and service will be disconnected if a payment isn't made. Typically, the scammer will tell you that a disconnection will come within an hour.

Request for immediate payment: Scammers may instruct you to purchase a prepaid card.

The scammer will ask you to return a call for immediate bill payment. When you return the scammer's call, the scammer asks you for the number on the prepaid card. This allows the scammer to gain instant access to the card's funds.



Fake case number and/or fake truck identification number: Scammers are known to record a voice message and use it to trick customers into thinking they've called the utility company. The scammer gives a fake case number and/or fake identification number of a company truck that is in

the vicinity of the customer's home.

Equipment or repair bogus fee: Scammers may call demanding a separate payment to replace or install a utility-related device or meter.

Overpayment trick: When scammers call claiming that you've overpaid your utility bill and need to provide per-

sonal bank account information or a credit card number to facilitate a refund.

Power restoration rip off: Scammers may call offering to restore power quickly or in a preferential order for immediate payment typically in the aftermath of a severe storm causing widespread power outages.

How to protect yourself

Never give your credit card, debit card, Social Security, ATM, checking or saving account numbers to anyone who calls, sends an email or comes to your home requesting this information.

Don't trust anyone asking for immediate payment. If you suspect that someone is impersonating an Ameren employee, end the conversation and immediately call Ameren Missouri at 1.800.552.7583.

Sign up to manage your account online at Ameren.com where you can immediately check the status of your account.

Never purchase a prepaid card to avoid service disconnection or shutoff. Legitimate utility companies don't specify how customers should make a bill payment and always offer a variety of ways to pay a bill. Ameren customers can make payments online, by phone, electronic check, mail or at pay in person locations.

For more information, visit Ameren.com/stop-scams. Customers should also follow Ameren on social media to receive the latest updates on scams.

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Christmas parade will be 'cutting edge'

By Nancy Zoellner-Hogland

Coming up with a unique theme for each year's Christmas parade can be challenging. But Loretta Srch, who is helping organize the 35th annual event, said she thinks this year's, "A Mow Town Christmas," will be hard to beat.

The parade will feature the Lawn Rangers from Arcola, Illinois.

According to the group's blog, more than three decades ago a handful of Arcola area citizens decided it was time to be a part of that town's famous Broom Corn Festival Parade. They took a talent inventory and came to the conclusion that pushing mowers and twirling brooms was probably the best they could do – but they did it with gusto and soon after, invitations to appear in other festival parades started pouring in. The Rangers took their show on the road and are still mowing strong.

Srch said how their participation came about is quite the story.

"The pirate and I were talk-

ing at one of the Hot Summer Nights events about doing a song together. So we were talking about it later in an email and I wrote that I preferred Motown over surfer music - but I spelled Motown wrong. I typed in 'Mowtown.' I laughed and said it must be my vision for the Christmas parade! I had remembered hearing something about this fun lawn mower group so I started down a long YouTube rabbit hole and finally found the Lawn Rangers out of Arcola, Illinois. Coincidentally, while researching I realized that I had gone to grade school with one of them so I thought, 'Ah ha - there's my contact!' I talked to them a few times over the summer and they agreed to come and perform at our parade," she said. "So what better theme than 'A Mow Town Christmas!'"

To make it even more fun, Srch said the group is hoping locals will bring their push mowers up and "march" with them. A mini boot camp to provide a little instruction and "marching practice" will

be held 30 minutes before the parade for anyone who would like to be part of the festivities. The group will be meeting near the intersection of State Route 242 and MM, the road that leads to the Lake of the Ozarks Community Bridge.

Srch said this year's parade will be special for another reason. The family of Jeff Van Donsel, who passed away earlier this year from cancer, will serve as grand marshals.

"Jeff served his community for many years in many ways. In addition to acting as parade chairman and organizing Christmas events year after year, he also spearheaded several other BDSA (Bagnell Dam Strip Association) events like Halloween on the Strip and Hot Summer Nights. And he also served several years as alderman for the City of Lake Ozark. He was just always there – always there whenever he was needed. I'm helping with the parade this year and so many times I've found myself wanting to ask for his advice. He's missed very much by all of us so I'm so happy we

can honor him and his family in this way," Srch said.

As in years past, Santa will be on hand after the parade to meet with little girls and boys and pose for pictures. This year Santa will be at Luby's Plaza, where other family activities will be going on. There will also be free refreshments and each child who visits with Santa will get a small gift. To avoid confusion, the parade committee prohibits any other "Santa" from participating in the parade. Santa hats are okay, however.

The parade is set for Saturday, December 14 and will kick off at 1 p.m. – a different time than originally announced in order to avoid conflict with the Eldon parade. The parade will turn right at the intersection and head toward Bagnell Dam. Everyone exiting Horseshoe Bend will be able to turn right to continue on their way.

Line-up starts at 11:30 a.m. at the junction of Horseshoe Bend Parkway/State Route 242 and Bagnell Dam Boulevard. Entries will line up on 242 in the order they arrive.

Santa will be riding in the last float. Srch said everyone on the committee wants to extend a special thanks to Steve Lemens, Brian and Angie Schuster, Summerset Boat Lifts and Big Thunder Marina for continuing the tradition.

Judging of entries will occur before the parade. To be eligible, entrants must be in line by 12:30 p.m. The overall winner chosen for "Best Depiction of Theme" will go home with a \$200 prize; \$100 prizes will be given out for 1st place in each category – Business, Civic and Youth, which includes grades k thru 12 and churches. All vehicles – even those not competing for a prize – must be decorated for Christmas. Entries forms are downloadable and available on the parade website <http://www.lakechristmasparade.com/>. They can be mailed to the address included on the form or turned in at Phat Sal's on the Strip.

For more information contact Kim Miller, chairman, at 417-365-0849 or Mike Page at 573-280-4589 or email lakeparadeinfo@gmail.com.

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The Lake Area Chamber, Camdenton Chamber and Lake West Chamber recently held a joint ribbon cutting for Lindyspring at 1063 Industrial Drive in Osage Beach. The ribbon cutting took place on November 8th, 2019 at 1:00 pm. Attendees included Lindyspring staff members, as well as several Lake Area Chamber staff, Camdenton Chamber staff, Lake West Chamber staff, board members, volunteers and many Lindyspring customers. For more information, visit their website at www.lindyspringlake-oftheozarks.com or call (573)-348-5044.



The Lake Area Chamber recently held a ribbon cutting for Smart Spot Storage at 4595 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on November 12th, 2019 at 4:30 pm. Attendees included Smart Spot Storage staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new facility in Osage Beach and their new membership with the Lake Area Chamber. For more information, visit their website at www.smartspotstorage.com or call (573)-552-1125.



The Lake Area Chamber recently held a ribbon cutting for Peanick Park at 800 Highway 42 in Osage Beach. The ribbon cutting took place on October 24th, 2019 at 11:30 am. Attendees included City of Osage Beach staff members, as well as several Lake Area Chamber staff, board members, Elks Club board members, and volunteers. The ribbon cutting celebrated the grand re-opening of Peanick Park. For more information, visit their website at www.osagebeach-mo.gov or call (573)-302-7460.

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Types of Mortgages to Consider - Part 1

Whether you're purchasing your first home or you have several scattered around in your favorite locations - purchasing a house will always be a big decision. For a large number of the population, getting a mortgage is the fastest and easiest way to complete your purchase, and that is where Team Lasson comes into play! Because there are so many different components to a mortgage, from the interest rate to the terms of the loan, it's important to have a mortgage lender at the Lake of the Ozarks who you can trust. Here are a few things you may want to keep in mind as you work through the mortgage process, and how we can help!

Fixed vs. Adjustable Interest Rates

This will be one of the first major decisions you make in your mortgage process. Knowing how your interest rate is treated is going to make a difference in the long run, so you want to make sure you understand before moving forward. Here are a few pros and cons to the different types:

Fixed-Rate Mortgages

The pros of this type of mortgage are that the interest rate stays the same for the entire time it takes you to pay off the loan. This means that the size of your monthly payment stays the same, and it's easier for budget planning. The cons are that should mortgage rates lower at any time during the term of your mortgage, your rate is going to stay the same throughout the term.

Adjustable-Rate Mortgages (ARMs)

Pros can include that ARM's offer a lower interest rate (which can mean a lower monthly payment) for the first few years. However, the cons are that while the low-interest rate at the beginning is appealing, there is a risk of higher interest rates down the road.

Mortgage Terms

Your mortgage term refers to the length of the loan in years. This is the agreement you make with your lender on the maximum amount of time it will take you to pay off the loan in full.



15-Year Mortgages

Pros are that a 15-year term can keep you on track to pay off your home quickly, and it can often have a lower interest rate and even cost less in total interest compared to other loan options. Cons are that this term comes with a higher monthly payment compared to options with a longer term.

30-Year Mortgages

A pro is that you will have lower monthly payments with a 30-year term, compared to a 15-year term. A con is that you could end up with a higher interest rate, and could end up paying more in interest than you would have with a shorter term.

Securing Your Mortgage at the Lake of the Ozarks

Team Lasson looks forward to helping you buy the home of your dreams at the Lake. From a primary residence to a vacation home at the Lake of the Ozarks, we have done it all. Now is proving to be an AMAZING time to lock in your interest rate and get your mortgage or refinance finished up. If you have questions about this, we would love to chat with you! Start by visiting our website (www.YourLakeLoan.com) and filling out the application - we look forward to helping you buy the home of your dreams!

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TDD could change

continued from page 1

"Then we could get all of the roads in the city repaired - not just the Strip," he said.

After business owners at the town hall meeting questioned who would be making decisions on the TDD, Hasty said his group would be more than happy to take it over.

A study completed earlier this year by Cochran Engineering found that "due to the current state of Bagnell Dam Boulevard, it is recommended to mill and overlay the road to provide the best driving surface and ability to repair the aggregate base if necessary." The cost of repairing the road between Bagnell Dam and Osage Beach Parkway was estimated at \$1,831,099.98

However, Van Dee said the cost did not include construction engineering and design and the estimate was for a 2-inch asphalt overlay, "so the actual costs would be substantially higher because we'd want at least 3 inches of asphalt and there's no way of telling how many additional problems we might find once we get started. I believe we need to anticipate spending much more."

In the meantime, both Van Dee and Murawski said they remained optimistic about the city's chance to get assistance through the Missouri Governor's Cost Share Program, the first of its kind to allow municipalities to apply for match-

ing funding for local roadway projects. Applications were submitted to both the Department of Economic Development/Missouri Department of Transportation, which would be reviewing and deciding which requests to approve.

The mayor said although they were competing against approximately 90 other cities for the money, and although about \$90 million had been requested while the state has just \$50 million to give away, he felt Lake Ozark would get at least some assistance.

"We'll find out on December 12. But my hope is we'll win what we requested and then use funds from the TDD to cover the other half of the cost of repairing Bagnell Dam Boulevard," he said.

Last month Murawski announced the TDD would not include The Shoppes at Eagles' Landing after Menard's said the additional 1-cent sales tax would negatively affect their ability to be competitive with other home improvement stores in the area.

And although it was recommended that the city approve a resolution in support of the TDD, city officials said that support is not needed for the project to move forward and to be placed on a special ballot in April. However, the decision to do that must be made by mid-January.

Shootout Committee Broadcast Contract Awarded to Benne Media

Ron Duggan, president of the Lake of the Ozarks Shootout announced today that Benne Media has retained the broadcast contract for a 3-year period.

Said Duggan, "We've looked at every aspect of the Shootout and are constantly striving to better our event. Benne Media has brought another level of professionalism to the event and we're very comfortable with our relationship".

In 2019 the Shootout TV coverage aired statewide and on several regional cable systems and internet streaming.

Denny Benne said "We'll continue to designate Cool 102.7 as the only radio outlet for the event."

In closing, Benne said "In addition to raising over \$350,000 for Lake Area charities in 2019, it's the lakes single largest event and a great opportunity to showcase everything the lake offers. It deserves this type of effort and coverage. We'll continue to explore even more opportunities for exposure in other markets."

Group organizes to address Lake's housing shortage

By Nancy Zoellner-Hogland

If more than 30 percent of a household's gross income is spent on housing costs – rent or mortgage, utilities, real estate taxes, homeowner's or renter's insurance, and association fees – a household is considered "housing-cost burdened."

Personal money-management expert and popular national radio personality Dave Ramsey recommends keeping housing costs below 25 percent.

Unfortunately – but not surprisingly – the Lake of the Ozarks/Truman Lake area has been identified as the densest area of cost-burdened owner-occupied and senior housing in the state. That's according to the U.S. Census Bureau, whose statistics show that from 2012 to 2016, 28 percent to 33.7 percent of all households in the Lake's tri-county area were considered "housing-cost burdened."

That's why several area leaders came together earlier this year to form the Community Development Corporation (CDC). The not-for-profit is designed to serve as a one-stop resource where builders and developers can get information on special financing mechanisms – grants, tax credits, low-interest loans – any programs that will make it easier to build workforce housing.

To move forward, that group is inviting everyone with a stake in housing – lenders, realtors, developers, builders, insurance companies – to attend the next meeting of the CDC, set for 2 p.m. Tuesday, December 17 at Osage Beach City Hall.

"We want the CDC to serve as a one-stop resource where builders and developers can get information on special financing mechanisms – grants, tax credits, low-interest loans – any programs that will make it easier to build but to do that," said Roger Corbin, city planner for Sunrise Beach and a member of the CDC and the Lake of the Ozarks Regional Economic Development Council (LOREDC Housing) Study Steering Committee. "The CDC's 501-(c)3 status was recently approved, we received a pledge of \$5,000 to

get started and the group has drafted a mission statement. That's a start but now we need to start the fundraising process because we have people who are interested in putting money into this project."

He said the Community Reinvestment Act (CRA) will allow banks to pool money and then write that off with the IRS as a community contribution. "The idea will be to leverage that to get more funding to get this going."

Corbin also said Senator Roy Blunt's office pledged that once the CDC is up and running, it will convert to a CHDO (Community Housing Development Organization – a private nonprofit, community-based, service organization that has, or intends to obtain, staff with the capacity to develop affordable housing for the community it serves). "CHDOs across the nation receive a certain amount of

chairman of the CDC, said because one of the biggest challenges to building 'affordable' housing – something in the \$150,000 range – is the expense of site preparation, the CDC will also be looking into federal grants that could help reduce those costs.

Corbin said the numbers demand it.

In Camden County, 28.3 to 33.1 percent of homeowners with a mortgage are considered "housing-cost burdened." In Miller and Morgan counties that number jumps up to 39.4 percent. For rental households, the numbers are even higher: 47 to 54 percent of Camden County renters and 40.7 to 47 percent of Miller and Morgan county renters are considered "housing-cost burdened."

"That's a big deal. We have never been cited by the Census for housing. This is important because when we get

together to find a solution. According to a report by Mark Beeler (a real estate consultant), if new home construction doesn't pick up, we're going to have a critical shortage of homes by the end of next year. Next year. We can't sit on this any longer."

They have a good head start. Board members include Murawski; Corbin; Osage Beach Alderman Richard Ross; Mark J. Shellenberg, vice president of Commercial Loans for Central Bank of Lake Of the Ozarks; Brian Thompson, president and CEO of Lebanon Regional Economic Development, Inc.; Jeff Hancock, former city administrator of the city of Camdenton; and three gainfully employed Lake-area residents making from 60 percent to 120 percent of Area Median Income (AMI) and who would benefit from having additional workforce housing options. Ed Thomas, the executive director of the Camden County Developmental Disability Resources, which represents individuals with intellectual and developmental disabilities, is serving as an advisor for the CDC.

"We will strive to be the central organization that will implement housing programs with the intent on empowering and educating our residents and community as to the various available housing resources. 'We will build a partnership with our residents and business community, by connecting with local officials, state and federal agencies, and all entities involved in housing.'

In 2016, LOREDC commissioned RDG Planning and Design of Omaha to conduct a study of the Lake's housing market. Some nine months later, the report confirmed what most already knew – that quality, affordable housing was hard to come by. Although the term "affordable" is subjective, the study stated that for most households, an affordable owner-occupied home will be approximately 2.5 times the household's annual income. Housing that costs more than three times a household's income or less than two times both indicate issues in the market.

According to the study's

findings, "Ahead of the recession, construction activity focused mostly on higher end homes around the Lake. The region's smaller communities were seeing some construction, but even that tended to be more move-up housing for individuals with the equity to purchase just slightly bigger family homes. However, many of these homes are out of the reach of the region's workforce. Entry level housing, often in price points that have lower profit margins for the private sector, are the type of housing needed by the workforce. Little of this housing has been built in the last ten years."

Research indicates that building middle-priced housing also increases affordability through "filtering."

"A study by economist Evan Mast described in Daniel Heriges's, 'The Connectedness of Our Housing Ecosystem,' used an innovative approach to measure filtering impacts. It tracked the previous residences of the occupants of 802 new multifamily developments in 12 North American cities, and the previous residences of the households that replaced them, through six cycles. It found that building market-price apartments causes a kind of housing musical chairs, as households move into new units. This analysis indicates that for every 100 new market-rate units built, approximately 65 units are freed up in existing buildings, accommodating up to 48 moderate- and low-income families," Plantizen.com shared on its blog.

"We're already housing deprived," Corbin said. "And when you look at Mark's data, we're going to be running out of housing next year. The alarm that needs to be sounded is that this is going to start affecting middle-income folks. Low income is already off the table – prices have gone out of sight. But if our inventory is depleted, it's going to affect not only our locals who might want to buy a different house, it's also going to affect people who want to buy a second home and people who want to retire to the lake. It's going to be a sad deal for everyone."



Although several homes are under construction around the Lake area, housing experts say they aren't being built fast enough – or inexpensively enough – to meet the demand. Nancy Zoellner-Hogland photo.

money from HUD based on the population and the area they cover so we intend to be a CHDO for mid-Missouri. The CDC would receive administrative funds from HUD to keep it going and pay staff. That's sustainment for a long-range basis. That's the key and will be very important."

Lake Ozark Mayor Gerry Murawski, who is serving as

into a situation like this – once people get into the 40 percent range – they don't have much disposable income to spend on anything else. That affects retail because people won't be shopping and then you have the trickle-down effect that will eventually affect everything else in the area," Corbin said. "That's why it's imperative for everyone to work to

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CONSUMERS ARE BUYING

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Let's face it, in today's world, consumers are in control. Sales people are not. They have searched on Google, gone to Facebook and Instagram, checked multiple review sites, and asked for validation on their choice from their friends. This is BEFORE they ever call a company.

If you've worked consistently on your search and social reach, they probably found you in the mix. Are they choosing you in the slew of other worthy choices?

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."

Have a Facebook 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."

Have a Facebook page, and post "buy from me" messages all the time?

There's a message here. The consumer thinks: "That's pretty annoying. 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. Business-



Mike Waggett

es who do this consistently and do it well are the ones who win in the online marketing arena.

Think about these value messages as small, consistent deposits in your online presence. This analogy comes from Jeffrey Gitomer, and has resonated with us since the first time we heard it. The deposits never go away, they earn online interest, and massively grow your social reach and influence over time. Ever heard of the power of compound interest? This is what you're building with great social media marketing.

Bottom Line Take Away

David Arvin, Author of Visibility Marketing, articulates it best. "You have to market to two different audiences consistently: For the ones who know and like you, you need to increase frequency. For the ones who don't know you, it's all about awareness."

This is where the power of social media comes in. You can easily market to both effectively.

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The Lake Area Chamber recently held a ribbon cutting for USA Mortgage at 3570 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on September, 10th 2019 at 4:30 pm. Attendees included USA Mortgage staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new office in Osage Beach and their new membership with the Lake Area Chamber. For more information, visit their website at www.usa-mortgage.com or call (573) 552-4402 for their office or (573)-216-1231 for Bob O'Steen or (573) 410-5282 for Michael Richards.



The Lake Area & Camdenton Chamber recently held a joint ribbon cutting for Dylan Caver with Edward Jones at 1026 Palisades Blvd in Osage Beach. The ribbon cutting took place on September 19th, 2019 at 4:30 pm. Attendees included Edward Jones staff members, as well as Lake Area Chamber staff, Camdenton Chamber staff, board members, and volunteers. The ribbon cutting celebrated their grand opening of their new offices. For more information, visit their website at www.edwardjones.com or call (573)-348-1450.



The Lake Area Chamber recently held a ribbon cutting for Castle Defense 360 Consulting at #1 Willmore Lane in Lake Ozark. The ribbon cutting took place on September 26th, 2019 at 11:30 am. Attendees included Castle Defense 360 Consulting owners, as well as Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, visit their website at www.castledefense360.com or call (417)-664-0173.

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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.



Jeff Bethurem

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

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.

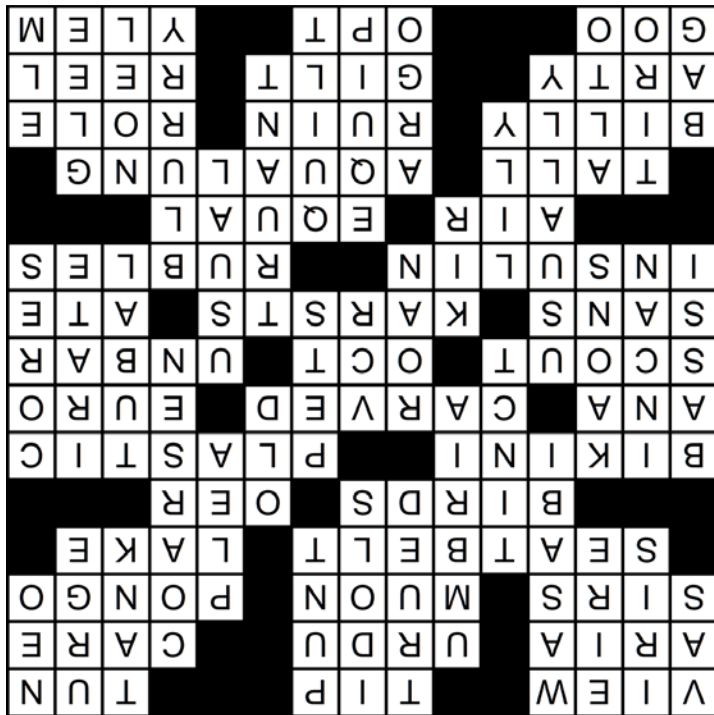
For more information, please contact Jeff Bethurem at Golden Rule Insurance at 573-348-1731 or jeff@goldenruleinsurance.com.

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Crosswords Solution

Puzzle on page 26



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Medical Marijuana halfway

Facility Application Review Lifecycle Testing, Cultivation, Infused Product Manufacturing, Dispensary



The Facility Application Review Lifecycle of testing, cultivation, infused product manufacturing and dispensary. Reviewers are nearing completion of the yellow stage where a blind scoring is taking place.

One year after Missouri voters approve medical marijuana, the program is more than halfway through the process

Although the Missouri Medical Marijuana Regulatory Program has not yet approved licenses that will allow applicants to grow, manufacture, dispense, test or transport medical marijuana, they're getting close.

Lisa Cox, communications director for the Missouri Department of Health and Senior Services, said all applications have been reviewed, redacted and passed on to the blind scoring team for further review.

"We'll award licenses by facility type, since they are scored against one another. We hope to release our first batch of awardees - testing labs - very soon," she said, adding that once approved, using the rules for the program they will need to work to pass an initial compliance inspection so they can begin operations. "From the date of license issuance, the facility has one year to become operational."

Cox said they received more than 2,100 facility applications during the application period, 57 of which were for the Lake area.

Article XIV and associated rules require the state to ap-

prove at least 60 commercial growers (cultivation), 86 facilities that manufacture marijuana-infused products, 192 dispensaries - 24 for each of the states eight congressional districts, and 10 laboratory testing licenses, transporter certifications, facility agent certifications, and seed to sale certifications. The application period for cultivation, dispensary, infused-manufacturing, and laboratory testing facilities is closed to new applicants; however, the program is still accepting new applications for transporter and seed to sale certifications.

No one in the Lake's tri-county area applied for a license to operate a testing facility or to transport.

The full list of applicants can be found at <https://health.mo.gov/safety/medical-marijuana/pdf/facility-applicant-identifying-info.pdf>.

Cox said that in addition to paying a non-refundable application fee, applicants were required to fill out a nine-page questionnaire that looked into the character, veracity, background, qualifications, and relevant experience of principal officers or managers. And the

majority of the questions required much more than "Yes" or "No" answers. For instance, one question required the applicant to describe how the background of the principal officers and managers would positively reflect or align with the community in which the business would be located.

Those applying for a dispensary or cultivation license had to describe their plan for making medical marijuana available to low income qualifying patients. All applicants had to describe how they would recruit qualified employees, train employees on diversity, cultural awareness, sexual harassment, workplace violence and security and safety.

The questionnaire can be viewed by visiting <https://health.mo.gov/safety/medical-marijuana/pdf/facility-applicant-identifying-info.pdf>

Wise Health Solutions was chosen to act as the scoring contractor.

Cox said that as of mid-November, more than 23,000 Missourians had applied for patient and/or caregiver cards (over 22,000 of these are patients) but she did not have demographic breakdown on applicants.

continues on page 20

As the Lake Churns

Pool's Gold:

Name given to iron pyrites, which looks a little like gold but is worthless

The 'biggest liar gets the listing' is a common thought among real estate agents. In order to gain a listing, agents have an incentive to inflate a home's value. Sellers often think their home is worth more than market value, and every homeowner wants to receive the highest price possible, who wouldn't?

Unfortunately, when a homeowner interviews agents as part of the listing process, they tend to gravitate toward the one who agrees to the highest price necessary to get the sellers to sign. Sellers are in for a harsh reality when their home is overpriced. It will linger on the market and sell for less than it would have if properly priced and marketed correctly from the onset.

You should always hire an agent and brokerage that will put your best interests above "getting the listing". Armed with an honest pricing evaluation and customized marketing plan; you'll attract the highest number of qualified buyers. You'll also create the greatest opportunity to sell your home for top dollar.

When interviewing an agent, focus on their track record, reputation in the community, marketing plan, negotiating skills and wide range of services necessary to handle the sale of your home. The designated broker is who your listing contract is really with, so check out the broker behind each agent. Choose professionals who are dedicated to real estate as a career and who reside full time, year-round at Lake of the Ozarks. We can handle a great deal via technology but real estate still requires showing up in real time and being available when clients and customers need assistance.



Real Estate and Lake News with C. Michael Elliott

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Solopreneur Tips: Ways to grow a one-person business

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

Solopreneurs encounter many of the same challenges that other business owners face—and some unique ones, as well. Tasked with single-handedly managing all aspects of their businesses—sales, marketing, production, office management, accounting, etc.—they can quickly become overworked and overwhelmed. They may also find it difficult to grow their businesses as they deal with competing priorities and not enough hours in the day.

Fortunately, with dedication to working smarter not harder, solopreneurs can gain the capacity to devote more time and energy to revenue-growth.

If you're starting or running a one-person company, consider the following suggestions:

Tips for Growing a Solo-Business

Here are five ways you can empower yourself to have the time and focus to grow your business.

1. Get organized.
2. Boost efficiency and productivity.
3. Don't sell yourself short.
4. Outsource tasks.
5. Ask for guidance from a SCORE mentor.



Get organized.

Use technology tools to help you keep track of to-dos, deadlines, and important information. For example, block out time on your calendar for all of the projects and tasks you need to accomplish. Also, use platforms like Evernote or Dropbox to save and organize information you'll need to reference later. For keeping

projects on track, cloud-based software services like Trello provide collaborative features that streamline communication with project partners and maintain all project information in a central place.

Boost efficiency and productivity.

Figure out the times of the day when you're at your peak performance and schedule your work for clients during those timeframes. This will help ensure you're putting your best foot forward on the tasks that matter most. Also, consider using platforms and features that allow you to automate certain aspects of your business. For example, you can streamline social media efforts by composing and scheduling posts with Hootsuite or Buffer. And if you have clients that you bill the same amount to at regular intervals, you can save time by scheduling recurring invoices in Quickbooks.

Don't sell yourself short.

If you bill hourly for your services, use a time-tracking app (like Toggl or Hours) that you can turn on and off easily

whenever dedicating time to a client. This will help ensure you're not missing out on billing for 5 minutes here and 10 minutes there—those short increments can add up! Also, review your rates to make sure you're getting paid fairly for your services. Often, startup solopreneurs will charge a little less to ramp up their client base. If this is the case with you, you may want to revisit your rate schedule and adjust it upward as demand for your services increases and you build a reputation of dependability and value.

Outsource tasks.

Just because you don't want to hire employees doesn't mean you can't get help with different aspects of your business. To give yourself more time to work on revenue-generating activities, consider outsourcing tasks that you either aren't adept at, or dislike to freelancers and independent contractors. Some activities you might consider outsourcing include bookkeeping, writing blog posts, and researching (competition, industry, etc.).

And of course, you can always ask for guidance from a SCORE mentor!

Mentoring is free of charge and SCORE volunteers have expertise in all aspects of starting and growing a small business. They can provide you with guidance on how to scale your one-person operation.

Just because you're a "solo"-preneur, doesn't mean you have to go it alone! Contact SCORE to request a mentor and get the insight and feedback you need to grow your business.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

TRADITIONALLY STEWART'S RESTAURANT

Have you eaten breakfast at Traditionally Stewart's Restaurant on The Strip? My wife and I eat breakfast there often because the food and service is so good. I recently overheard a man say while eating "If everything in this life was as good as this food the world would be a better place." Many customers over the years have probably

expressed such sentiments.

The restaurant has been in business since 1953. Stewart's was established by Harry F. Stewart and his wife Ruby (Moss) Stewart. They were in business on The Bagnell Dam Strip even before 1953 as Stewart's Grill located closer to the dam. Donuts used to be the signature delicacy of the restaurant but today it's a giant two-pound cinnamon roll the size

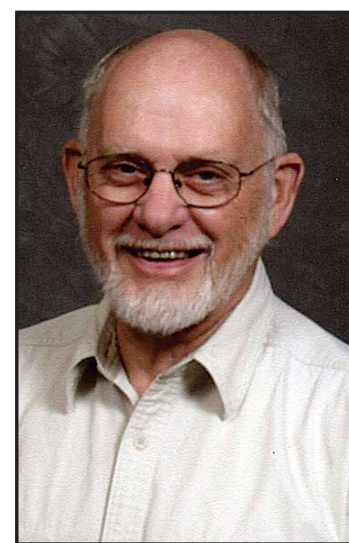
of a football, and huge cookies baked by Jennifer Dietz, manager of the dining room. The kitchen staff are managed by chef Richard Cramins who is General Manager. The restaurant is owned by Steve Beck, a St Louis area businessman who owns other places on The Strip.

Harry Stewart was an active member of the Lake Ozark Lions Club and the Lake Ozark Chamber of Commerce. Ruby

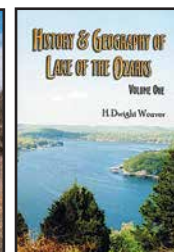
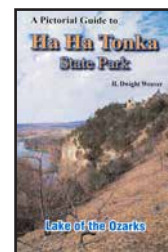
was the sister of Mrs. V "Red" Moore. She and her husband were among the first business entrepreneurs on The Strip. Harry Stewart passed away in November 1970 after a car accident. If he could return he'd be proud to know that his old kitchen is doing so well and that Steve Beck has spread the good news. There is now a Stewart's Restaurant in Camden and one in Greenview. The photo (photographer unknown) shows the interior of Stewart's on The Strip as it appeared in the 1960s. Except for a few modest changes (the booths have been replaced by free-standing tables and more tables added) the interior still looks pretty much the same.

This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.



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.





Medical Marijuana halfway

continued from page 18

Although the state had initially tried to keep secret the identities of those filing the applications, in June Circuit Judge Daniel R. Green ruled the names had to be released to the public. Following is a list of applicants from the Lake's tri-county area:

Cultivator Camden County
 Holistic Missouri LLC - 14541 N. State Highway 5, Sunrise Beach
 Lake Mountain Farms LLC - 73 Elliott Drive, Macks Creek
 Missouri Medical Options LLC - 877 State Road TT, Sunrise Beach
 Missouri OZ, LLC - 400 Dogwood Road, Lake Ozark
 MOAZ Industries LLC - 24 Putt N Bay Drive, Sunrise Beach
 Roots Canna LLC - Bannister Hollow, Macks Creek
 Cultivator Miller County
 ACME Farms, LLC - 705 E 5TH Street, Eldon
 Kobayoshi Farms, LLC - 120 Highway D, Kaiser
 Missouri Grown ReLeaf, LLC - 25 Castlewood Road, Eldon
 Northern Roots LLC - 14 Allen Road, Eldon
 Western Edge Productions 1 LLC - 1175 Industrial Drive, Eldon
 Cultivator Morgan County
 BTMD Holdings LLC - 28744 Highway 5, Gravois Mills
 Missouri Medical Manufacturing LLC - 154 Sherman Ridge, Gravois Mills
 Seven Points Agro-Therapeutics MO, LLC - 30894 Copperfield Road, Gravois Mills
 Dispensary Camden
 Blue Arrow Holdings LLC - 12077 N State Highway 5, Sunrise Beach
 BSD Camdenton Inc - 1356 E US Highway 54, Camdenton

Cresco Labs Missouri, LLC - 6605 Osage Beach Pkwy, Osage Beach
 Genius Missouri Corp - 5923 Osage Beach Pkwy, Osage Beach
 GTI Missouri, LLC - 6385 Osage Beach Pkwy, Osage Beach
 Heartland Enterprises L.L.C. - 1000 E. US Hwy 54, Camdenton
 Holistic Missouri LLC - 19 Highway 5, Sunrise Beach
 Horizon Growth LLC - 14327 Hwy 5, Sunrise Beach
 Lake Area Caregivers LLC - 163 Turner Pkwy, Camdenton
 Missouri Grown ReLeaf, LLC - 8954 N Highway 5 (8950 N Highway 5), Camdenton
 Missouri Grown ReLeaf, LLC - Lot 3 Shawnee Bend Landing (30 Shawnee Four Dr), Sunrise Beach
 Missouri Grown ReLeaf, LLC Camden 1356 E Highway 54, Camdenton
 Missouri Valley Med Inc - TBD 54 Highway Jefferies Road, Osage Beach
 MOAZ Industries LLC - 24 Putt N Bay Drive, Sunrise Beach
 MOCO Team, LLC - 4357 Osage Beach Pkwy, Osage Beach
 MOrganic Ventures LLC - 538 State Road F, Sunrise Beach
 Nature's Alternative Care BLT, Inc. - 1155 N Business Route 5, Camdenton
 Premium Medicine of Missouri LLC - 4817 Osage Beach Pkwy, Osage Beach
 Tellus Health Centers, LLC - 4691 Osage Beach Pkwy, Osage Beach
 Total Health Camdenton LLC - 2006 N.Bus.Rt. 5, Camdenton
 Turning Leaf Centers Missouri LLC - 3613 Osage Beach Pkwy, Osage Beach
 Western Edge CD3 Retail LLC - 6257 Osage Beach Pkwy, Osage Beach
 Dispensary Miller County
 Earths Medicinal Botanicals LLC, 6 Midway Road, Eldon

Heya Eldon Retail LLC - 1812 Highway 54, Eldon
 Missouri Grown ReLeaf, LLC - 25 Castlewood Road, Eldon
 ROI Wellness Center IV LLC - 3285 Bagnell Dam Blvd, Lake Ozark
 Seven Points Agro- Therapeutics MO, LLC - 3525 Osage Beach Pkwy, Osage Beach
 Dispensary Morgan County
 BTMD Holdings LLC - 28744 Highway 5, Gravois Mills
 Curaleaf MO, Inc. - 26850 Highway 5, Gravois Mills
 MM Jade LLC - 412 S State Highway 5, Versailles
 Paradigm Missouri, LLC - 102 Brook Lane, Laurie
 SSSPB LLC - 315 Highway 5, Gravois Mills
 Manufacturer Camden
 Esmeralda Holdings LLC - 5611 Old Route 5, Camdenton
 Lake Mountain Farms LLC - 73 Elliott Drive, Macks Creek
 Missouri Medical Options - 877 State Road TT, Sunrise Beach
 MOAZ Industries LLC - 24 Putt N Bay Drive, Sunrise Beach
 Manufacture Miller
 JUM Mixers, LLC - 120 Highway D, Kaiser
 Magic Dragon Edibles, LLC - 705 E 5TH St, Eldon
 Missouri Grown ReLeaf, LLC - 25 Castlewood Rd, Eldon
 Northern Roots LLC - 14 Allen Rd, Eldon
 Manufacture Morgan
 BTMD Holdings LLC - 28744 Highway 5, Gravois Mills
 Missouri Medical Products, LLC - 154 Sherman Ridge, Gravois Mills
 Seven Points Agro-Therapeutics MO, LLC - 30894 Copperfield Road, Gravois Mills

Managing Rental Property

The Early Bird Gets The Worm

One of the big questions that I am asked quite often is "when is the best time to put my property on a vacation rental program?" The answer is that there isn't a bad time, but some times are definitely better than others, especially if you are looking to purchase and depending on the income to defer some of your expenses.

So if I was going to pick, the worst possible time, I would have to say that it would at the beginning of October. You've just missed the entire summer and quite possibly will not have a rental until May of the following year. That is eight months without any income. If you are depending on your property to help pay some of your costs it will be a long wait.

The best time would probably be the end of November for a home and no later than the end of February for a condo. As families gather for the holidays many people (at least the smart ones) begin planning their summer vacations. Typically by January 1st of the year we have booked 20% of our entire year, by April 1st we have booked 44% of our year and by June 1st we have normally booked 64% of our expected revenue for the entire year. So you can see the importance of having your property ready to advertise as early as possible.

Here are a couple of examples; we had a home join our program for the 2016 season right around the beginning of the year which ended up renting 68 nights which is great for a first year property. Another home joined around the beginning of April (these homes are fairly close in size and bedrooms) and rented for 43 nights.



Russell Burdette

Not bad, but not as good as the other home.

Sometimes you cannot help when your property becomes available for rent. You may be waiting on the closing, you've ordered furniture but it hasn't arrived, you have repairs that need to be completed or you inherited a property and it just took a while to get it ready. There are many factors that come into play but as you can see timing can make a huge difference in how successful you are your first year. However after that you will always be ahead of the curve.

If you are planning on purchasing a vacation rental property you may want to consider looking in the fall or winter. However if the perfect property comes along it may be better to throw caution to the wind and purchase the home or condo before someone else does.

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

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It's an honor to be our clients' trusted advisors and we are here to serve you through our team approach. What's unique about working with Central Trust Company is that we can advise you about our many service offerings outside of just the investment realm. Our professional staff is highly experienced and has specific relevant credentials including attorneys, accountants, Certified Financial Planner practitioners™, and Certified Trust and Financial Advisors.

Did you know there are many services that Central Trust Company provides as a "value add" and at no additional cost to our clients? One popular service is bill-pay. At any time, Central Trust can pay some or all of your bills, including your quarterly tax estimates. Many of our clients appreciate the convenience of this service as everything financially relevant is consolidated with one wealth management provider overseeing one comprehensive strategy. Of course, you can regularly review this information online by computer or mobile device or by physical statement. The convenience and peace of mind is invaluable.

We can also pay bills associated with real estate, such as vacation homes. Central Trust will pay and oversee property expenses such as taxes, lawn care, housecleaning, and property management personnel. If you are the only person in your family managing these types of expenses, it may be the perfect time to let Central Trust handle this responsibility.

Did you know that financial planning services are available to our clients? If you have ever worried about how much money and/or assets will be transferred to the next generation or whether or not you have enough assets to last through your retirement, these are the types of questions that are addressed through our financial planning services.

For example, we can create a financial plan that is based upon your goals and incorporates Social Security payments, IRA required minimum distributions, and the projected impact of forecasted inflation rates. Once this plan is completely customized with your specific asset allocation and investments, you will have a comprehensive view of how your portfolio works and the probability of living a comfortable retirement.

Many clients want to control the disposition of assets once they have passed away. This control may include how much money is distributed to each



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

beneficiary/person or charity and the timing thereof. Financial planning can reveal multiple scenarios, including the use of a trust(s), allowing you to take the necessary steps today to ensure that your estate plan meets your unique needs and goals.

It is critical that your estate planning documents are current and representative of your intentions. Your estate plan documents are some of the most important documents for you and your family. As such, we regularly review the estate planning documents of our clients to ensure they are congruent with their goals and expectations as well as the current income tax and estate and gift tax laws. Working with you and your attorney, your Central Trust Company wealth management team will make sure there are no surprises and that your intentions are memorialized and executed upon.

Once the estate planning is finalized, some, but not all, of our clients request that we host a family meeting to share the financial and estate plans with their loved ones and other named beneficiaries. The Central wealth management team is experienced and knowledgeable about the best way to plan for and conduct a family meeting.

Finally, we offer a second opinion service to review any other assets that you have, such as, insurance policies, annuities, or other investments. Your wealth management team can review these types of products to determine your overall asset allocation, level of risk, performance and/or coverage. We offer an objective review to determine if any legacy assets you own are appropriate for your current situation.

Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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

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USDA Loans could make home ownership possible for the Lake's lower-income population

By Nancy Zoellner-Hogland

Unless you're a cash buyer, borrowing money to purchase a home can be challenging. Finding a bank to loan money to those with lower incomes can be almost impossible.

Lindsay N. Cheek, public information officer for Rural Development, United States Department of Agriculture, said they may be able to make that process a little easier by offering two different but affordable options - the Single Family Housing Guaranteed Loan Program or the Single Family Housing Direct Home Loan program.

"With the Guaranteed Loan Program an applicant would contact a lender that is signed up to participate in the program. Because the interest rate is set by the lender, we also suggest shopping around for the best rate. The borrower would apply for a loan through the bank but as part of that process, the bank would provide that information to USDA Rural Development office. If approved, the USDA would provide a loan note guarantee that if there was a loss, such as a foreclosure, the USDA would reimburse the bank up to 90 percent of the loss amount but the bank would be the borrower's only point of contact," Cheek said, adding that although there are fees associated with the loan, borrowers aren't required to purchase mortgage insurance, which can increase the loan payment. "So it's a really good affordable option for the people who qualify. The income levels are a little higher and interest rates are pretty competitive to other programs."

Perhaps one of the most attractive elements of the loan is that home buyers can borrow up to 100 percent of the cost, including the fee for the guaranteed loan, which is part of the transaction. More information on that program is available at <https://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program/mo>.

Cheek said that with the Direct Home Loan Program applicants file applications directly with their local USDA Rural Development Office. That program is for low and very-low

income participants but that definition is different for each county based on that county's median household income (MHI). Cheek said there is also a maximum loan limit that varies by county and is based on the borrower's ability to repay.

"Unlike the Guaranteed program, under the Direct program the USDA rather than the bank would handle the loan processing, they'd have it inspected by a third-party appraiser of the borrower's choosing, who would check to make sure no major repairs were required, and after closing the loan would never get sold off to another lender. We maintain a portfolio of those loans until they are paid off," she said, adding that the Direct Home Loan Program also offers 100-percent financing. "The borrower would pay a \$25 application fee, which covers the credit report processing. There would also be an appraisal fee and the typical closing costs to the title company that handles the closing but those could be part of the loan, which is for 33 years instead of the standard 30-year mortgage."

In late November, the interest rate was 3 percent. Cheek said that although the rate is fixed for the entire life of the loan, based on the applicant's financial situation - their income-to-debt-ratio - the interest could potentially be subsidized down to 1 percent with Rural Development covering the difference. With that program, borrowers are required to recertify their income levels annually to make sure they still qualify for the subsidy.

For more information on that program, visit <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/mo>.

Cheek said both the Guaranteed and Direct programs are governed by maximum income guidelines which are split into two tiers - for a one-to-four-person household and for a five-to-eight-person household - and which vary by county. Cheek provided numbers for Camden County:

In order to qualify for the Guaranteed Program, the gross income level (before taxes) for a

one-to-four-person household cannot exceed \$86,850. The gross income level for a household with five to eight people cannot exceed \$114,650.

Under the Direct Program, which is for low and very-low income borrowers, the gross income level for a one-to-four-person household cannot exceed \$46,950 and for a household of five to eight people, the gross income level cannot exceed \$61,950.

Cheek said although the guidelines are revised annually, the most recent revision was July 2019 so those numbers are current.

Additionally, all properties financed under either program

must be located in a "rural" area. Cheek said that doesn't mean the house has to be in the country. "It can be in a city but that city's population or the metropolitan area where that city is located must have a population of fewer than 35,000," she said. Because Camden County has a population of 45,632, Miller County has a population of 25,228 and Morgan County has a population of 20,145, all of Lake of the Ozarks qualifies.

Cheek said the loans can also be used to purchase land and to build a modular - not manufactured - home. However, the land value must not exceed 30% of the total market

value and the guidelines are slightly different.

Neither the Guaranteed nor Direct program require a minimum credit score, however the programs do have credit requirements that applicants must meet to qualify.

For more information, email RD.MO.QUESTIONS@mo.usda.gov or stop by the Eldon field office, which serves the Lake's tri-county area, at 101 Industrial Parkway in Eldon or call them at 573-392-5667.

A free prequalification process is also available online at the website addresses posted above.

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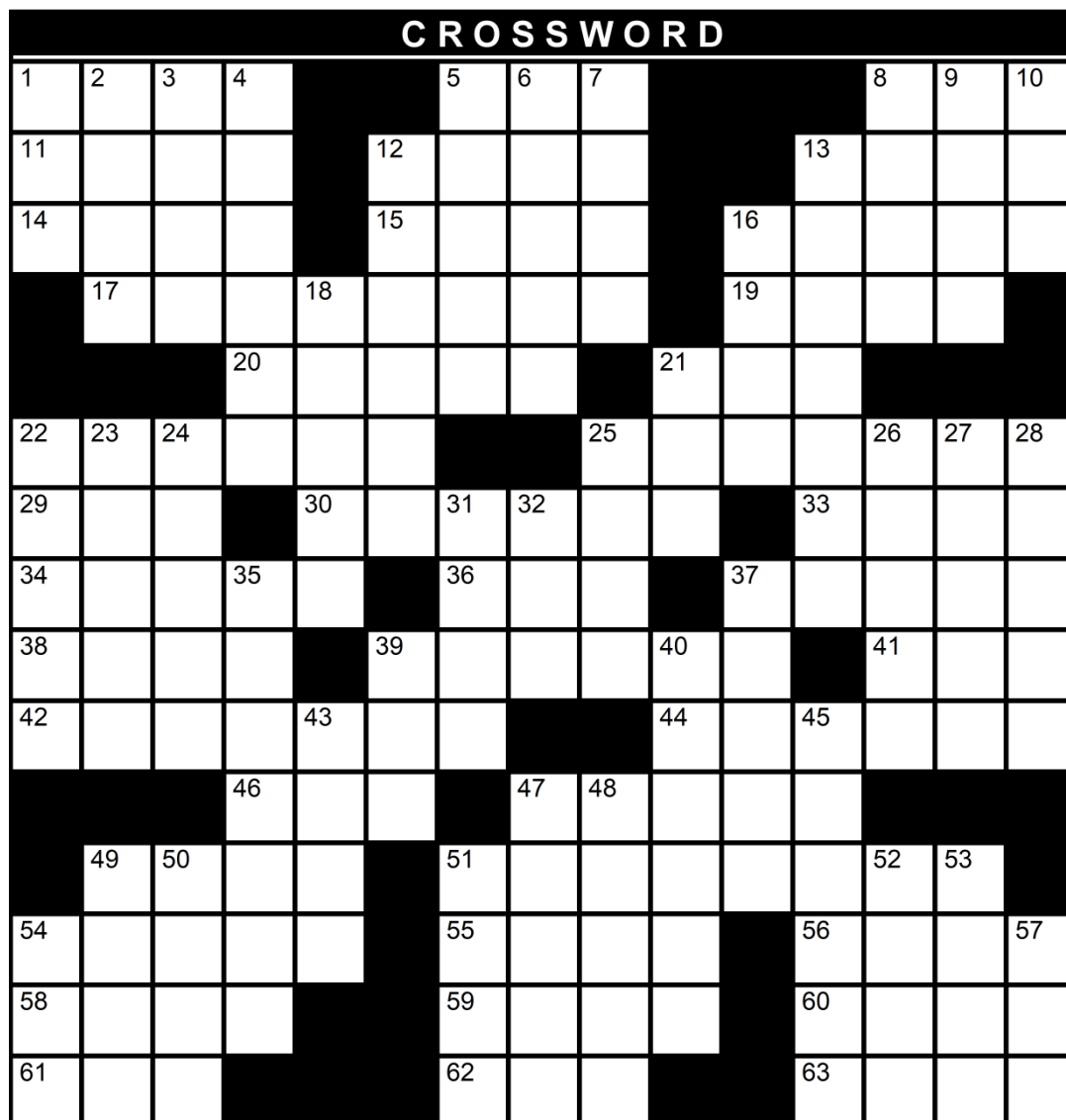
THEME: 20TH CENTURY INVENTIONS

ACROSS

1. Observation point's attraction
5. Included for large parties?
8. 252 gallons of wine
11. Soprano's song, e.g.
12. Pakistani tongue
13. Word with foster or health
14. Lancelot and Mix-a-Lot
15. Unstable particle
16. Orangutan, biologically speaking
17. *Car safety invention
19. Caspian Sea, e.g.
20. They flock together?
21. "_____ the ramparts..."
22. *Risqué garb named for atoll
25. *Bakelite was first one made from synthetics
29. RNs' org.
30. Like a pumpkin on Halloween
33. €
34. "To Kill a Mockingbird" protagonist
36. Columbus Day mo.
37. Unlock
38. Without, in Paris
39. Limestone landscape forms
41. Broke bread
42. *Synthetic for a diabetic
44. Putin's currency
46. *Willis Carrier's invention conditioned it
47. *Aspartame-based sweetener
49. Hard tale to believe
51. *Scuba diver's gear
54. "It's still Rock and Roll" to him
55. The Colosseum, e.g.
56. Stage part
58. Bohemian
59. Gold coating
60. Fishing rod attachment
61. Sticky stuff
62. Make a choice
63. Big Bang's original matter

Solution: Page 17 DOWN

1. Military hospitals
2. Fleur-de-lis
3. Irish word for Ireland
4. Sushi restaurant "burner"
5. Set straight
6. Objects of worship
7. Fourth down option
8. *Little Willie or T-34
9. Egg on
10. Opposite of paleo-
12. Perugia region
13. Make less refined
16. Court bargain
18. Touch of color
21. Antediluvian
22. Low in La Scala, pl.
23. Relating to Quechuan people
24. Unstable mesons
25. Four-legged friends
26. _____ Ligation
27. All worked up
28. Apple leftovers
31. Multicolored horse
32. *Acronym that revolutionized TV-watching
35. But not always
37. Like some suspects?
39. Crème de cassis plus wine
40. Like Ferris Bueller
43. Monet's water flower
45. Out of focus
47. Provide with gear
48. Cover with a story to tell?
49. Beginner
50. Charlie Parker's sax
51. Golden Fleece ship
52. Season to be jolly
53. High school club
54. *Air_____, vehicle restraint
57. Freddie Krueger's street



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TCLA refutes claims of presiding commissioner

By Nancy Zoellner-Hogland

Although a regular election is planned for March 2020, Camden County Presiding Commissioner Greg Hasty is calling for a certified reelection of the Tri-County Lodging Association Board of Directors.

Hasty, who will be up for reelection in November, 2020, made the request in a letter sent November 14 to several media outlets as well as the TCLA after approximately 75 percent of the voters rejected a proposed lodging tax increase to fund a destination tournament soccer complex.

In his letter, Hasty stated that members of the TCLA met with the Camden County Commission, accusing the TCLA of not conducting fair and open elections.

"The TCLA has clearly lost credibility with much of its membership," Hasty wrote. "The results of this of this last election proves, that the TCLA has lost all credibility with the citizens of the three counties it is supposed to serve. As presiding commissioner of Camden County, and in my capacity as an 'advisory member' of your board, I am recommending that you immediately conduct new elections. These elections need to identify each voting member of the TCLA and give them the opportunity to vote, in an election certified by the clerk of each county."

TCLA Executive Director Jim Divincen said because of claims that the TCLA has not been holding a "certified" election, they were changing the voting procedure by asking their attorney to draft agreements with each county clerk's office saying that they will handle the ballots.

"They'll collect any absentee ballots and bring them to the annual meeting, then stay there from designated times – 9 a.m. to 2 p.m. – to take any ballots cast at the meeting. However, we were never under the impression that the election had to be 'certified' and felt we were taking every reasonable precaution to make sure that the election process was not breached at any point," he said, describing how their elections, which are held every March, have been

held.

"The statute says that 45 days ahead of the election day, we have to send out a call for nominations – a letter asking them to nominate someone for a board position and whether it's to fill an unexpired term or for a new three-year term. Those are sent to all accommodation facility owners who are current in their collection of lodging tax. The nominations must be returned to the office by a certain date and then a staff members calls all people who have been nominated to confirm that they are willing to serve.

"If those nominated do want to serve, 30 days before the annual March meeting a letter is sent to all lodging establishments informing them of who is running for seats on the board. They're divided in the following categories: Camden County 1 to 50 units,

must present valid identification and the clerk verifies that person has cast only one ballot. "The day before the annual meeting, the county clerks from each county are required to compile the ballots and notarize a document of how many ballots there are before placing them in an envelope that is sealed and signed before it is turned over to the TCLA staff member. The envelope is opened before witnesses - board members - and recorded. All accommodation facility owners can also come to the annual meeting to vote during designated hours. But we were never under the impression that the election had to be 'certified' and felt we were taking every reasonable precaution to make sure that the election process was not breached at any point," Divincen said, adding that by holding elections every year,

vision for the joint growth of all tourist related industries. They have failed to develop a strategy to accomplish that vision. They have failed tactically, to execute any plans resulting in a diversified tourist industry," and added that the management of TCLA "has no vision, strategy, or tactical plans, which have been effective."

The TCLA responded by saying that each year, they develop a comprehensive budget and a plan to promote Lake of the Ozarks with the funds that are available. They then use all forms of advertising and marketing tactics including print, radio and TV; social media campaigns; and a strategic public relations plan to attract or help fund the many fishing tournaments, special events, celebrations and festivals held at the Lake.

Some of the fishing tournaments include FLW Costa, FLW Wal-Mart Bass Regional, Big Bass Bash Spring Tournament, Big Bass Bash Fall Tournament – which drew some 3,000 anglers, High School Bass Tournament, Anglers in Action, Local 148 Ameren Engineers, Heaven's Anglers, FLW College Tournament, Twisted Cat Tournament, Catch A Vet, FLW BFL Regional Championship and Major League Fishing TV Show.

Other TCLA-sponsored events have included the Lake of the Ozarks Air Show in Camdenton, Bike Fest, Shootout, Magic Dragon Street Meet Nationals, Aquapalooza, Lake Race, Hot Summer Nights, Liverpool Legends, Wicked Wine Run, Bridal Show, Eagle Days, Bridge & Dam Half Marathon, Civil War Reenactment and Crossover Christian Music Festival.

Most recently, the TCLA funded the creation of a 30-minute episode of Missouri Life Television featuring Lake of the Ozarks. It will air this fall in eight markets including St. Louis, KC, Springfield and Columbia, and also on the Missouri Life YouTube channel. The episode can be viewed by visiting <https://vimeo.com/374421742/6048f98404>

Hasty also faulted the TCLA for decreased sales tax revenues, but TCLA numbers tell a different story.

"Since the inception of the lodging tax, collected for the first time in fiscal year 1994, collections have increased 17.5 percent and sales and use tax collections for the three counties has experienced a 128 percent increase," TCLA's letter to Hasty stated. "We would ask you to consider that before TCLA, the former Lake Association promoted the Lake of the Ozarks with an annual budget of approximately \$180,000, collected through donations raised by calls from volunteers to local businesses for support. In contrast, last year's lodging tax collections were the largest in 18 years, totaling \$1.78 million to help market the Lake."

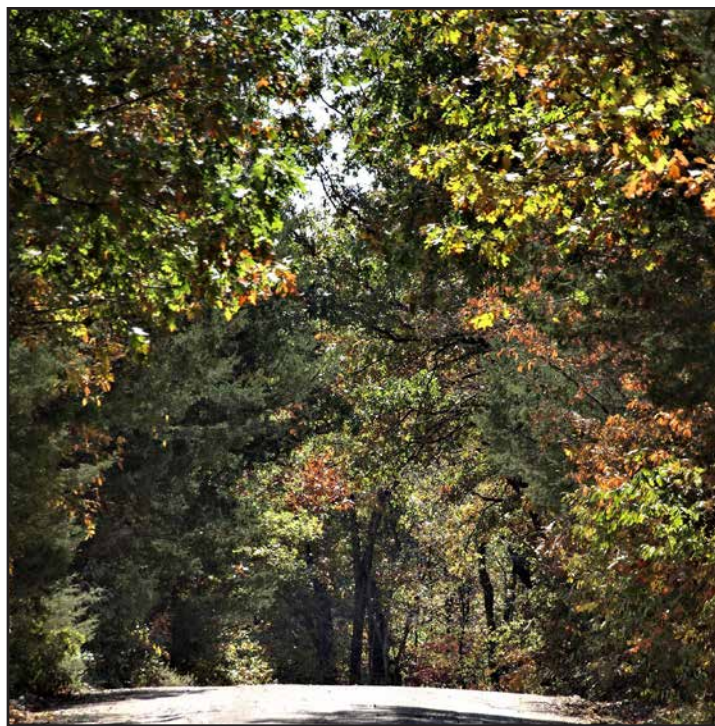
Hasty also wrote that the TCLA "has degenerated into an entity appearing to serve only the lodging industry, rather than promoting tourism at the Lake of the Ozarks."

For not getting promoted as a tourist destination, the Lake is getting a lot of attention.

A story published over the summer by Microsoft News (MSN) named the Lake of the Ozarks as the "Best Weekend Getaway" in Missouri. Titled "Every State's Best Weekend Getaway Destination" it read, "No matter the season, a getaway to the Lake of the Ozarks is sure to reset your dials. Rent a boat (or provide your own) in order to spend your Saturday in a hidden cove and then top it off with a night out at one of the many lakeside watering holes."

Fox Theater in St. Louis held a contest to promote "Escape to Margaritaville," a new musical comedy featuring both original songs and Jimmy Buffett classics with a weekend getaway at the Margaritaville Lake Resort was also recently offered as a prize on Wheel of Fortune.

In 2018, USAToday reported that according to their 10-Best Poll, Lake of the Ozarks was named the second-best place in the U.S. to view fall foliage and in 2015, Lake of the Ozarks won first place in their 10-Best list for Best Recreational Lake in the U.S. Ha Ha Tonka was chosen as the fourth-best state park in the nation in another USAToday poll.



Camden County 51 to 299 units and Camden County 300 units and more. Miller has two categories and Morgan has one.

"Everyone who owns a lodging facility in Camden, Miller and Morgan is eligible to vote and they are allowed to vote for two representatives in each category. Absentee ballots can be taken to the county clerk's office in the appropriate county or they can be cast at the annual meeting. Those who file an absentee ballot

it allowed fresh ideas to come in while also maintaining the stability provided by experienced board members.

Section 1 of RSMO 67.1175 addresses the composition and duties of the advisory board. However, nothing is included on how the actual voting procedure is to be carried out. That section of the law is available at <https://revisor.mo.gov/main/OneSection.aspx?section=67.1175>.

Hasty also wrote that the TCLA has "failed to create a



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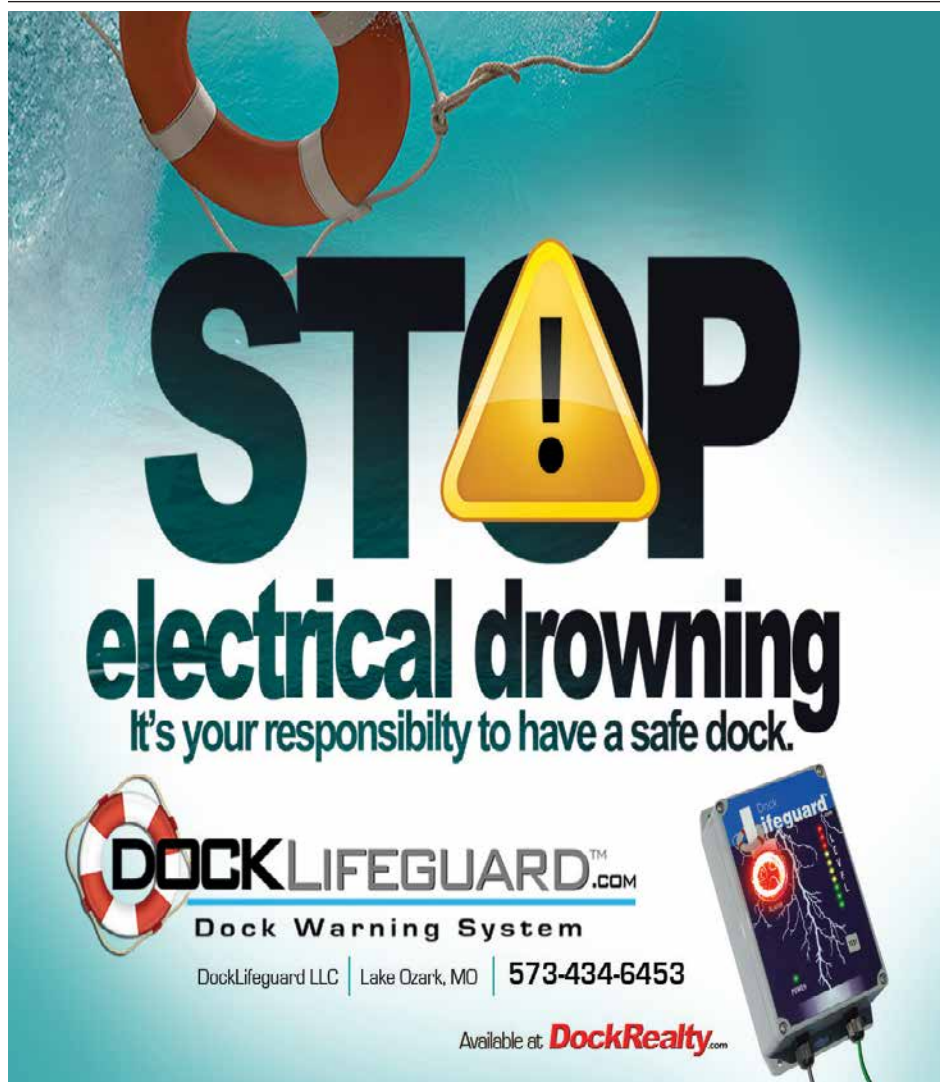
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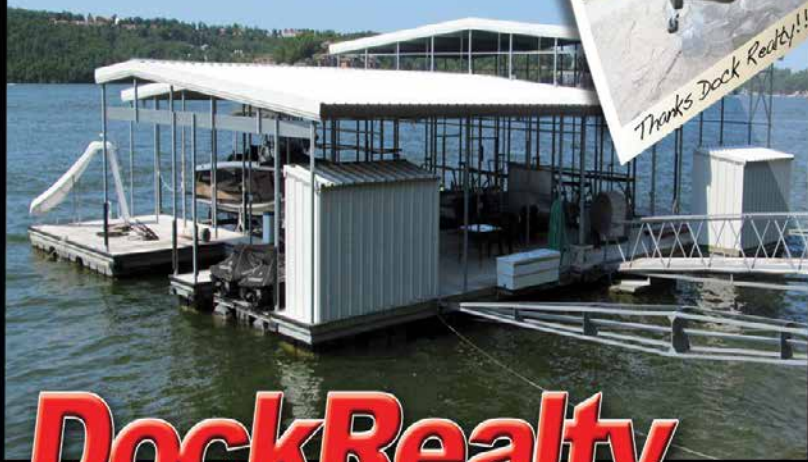
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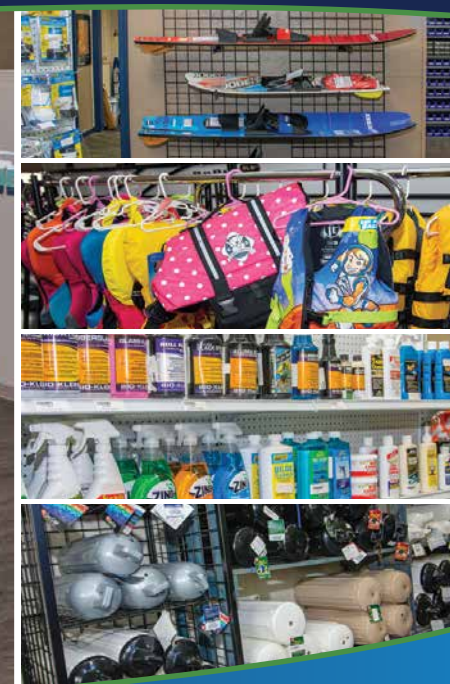


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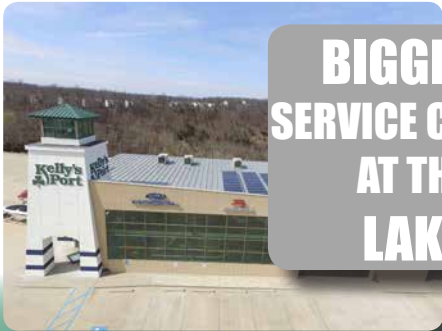


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2019 REGAL 3300 VOLVO PENTA TWIN 5.3L	\$209,900.00
2007 REGAL 2700 BR VOLVO PENTA 5.7 GXI	\$41,900.00
2013 REGAL 3200 TWIN VOLVO 5.7 V8300	\$147,000.00

PONTOONS

2014 BENNINGTON 2575 QCWIO VOLVO PENTA 5.0 GXI DP	\$59,900.00
2008 SOUTH BAY 917CRIT W/TRL TWIN OPTIMAX 225	\$49,900.00
2013 BENNINGTON 2875 QCWIOT VOLVO PENTA V8 DP	\$72,900.00
2013 BENNINGTON 2550 RSR MERC VERADO PRO 250	\$59,900.00
2017 BENNINGTON 25 QCWIO VOLVO PENTA V8 300	\$79,900.00
2011 BENNINGTON 2575 RCWIO VOLVO PENTA V8	\$49,900.00
2004 BENNINGTON 2575 RFS EVINRUDE 150	\$24,900.00
2015 BENNINGTON 2575 QCWIO VOLVO PENTA V8 320	\$69,900.00
2013 BENNINGTON 28 QCWIO VOLVO PENTA 5.7 GXIDP	\$67,900.00

CUDDYS/CRUISERS

2012 REGAL 3550 CUDDY VOLVO PENTA 5.7 GXI DUO PROP	\$124,900.00
1996 SEA RAY 240 SUNDANCER MERCUISER 5.0L	\$16,900.00
1996 SEA RAY 290 SUNDANCER MERCUISER 7.4L	\$26,900.00
2004 REGAL 3560 VOLVO PENTA 8.1 GXIDP	\$99,900.00
2000 RINKER 310 FIESTA VEE TWIN MERCUISER 5.7 EFI	\$36,000.00
1997 MAXUM 4100 SCR MERCUISER 8.2L 502	\$53,500.00
2007 FOUR WINNS 318 VISTA MERC 350 MAG	\$74,900.00
2006 REGAL 3560 VOLVO PENTA 8.1 GI	\$129,900.00
2006 REGAL 4060 VOLVO PENTA 8.1 GXI	\$134,900.00
2010 REGAL 3760 HT VOLVO PENTA 8.1 GI	\$159,900.00
2003 CRANCHI 39 ENDURANCE KAD 300 DP	\$89,900.00

OTHER

2018 RANGER 1880MS EVINRUDE 200	\$49,900.00
2016 SEA DOO RXT 260	\$11,500.00
2007 YAMAHA FX	\$5,900.00
2001 ENVISION 29 COMBO MERC 7.4 MPI	\$23,900.00



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