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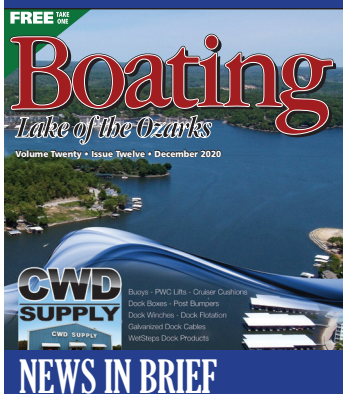
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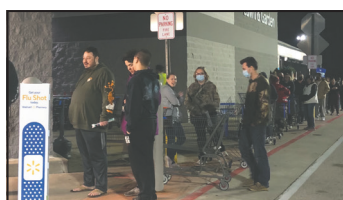
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NEWS IN BRIEF



Shoppers Scoop up Savings

Online sales hit record highs. Pg. 7

Hottest Christmas Gifts

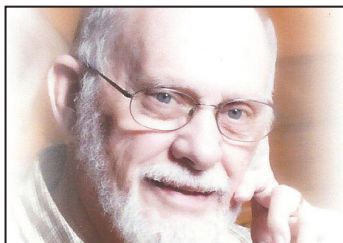
What's all the rage for 2020? Pg. 22



Warm Hands, Warm Hearts

LOPD Glove drive kicked off. Pg. 19

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 17

Gizmos and Gadgets

For the kid in all of us. Pg. 11



Crossword

Fill in the blanks on: 21 Solution: 24

'Senior' Sport is easy to start, hard to stop

By Nancy Zoellner

Pickleball – a cross between badminton and tennis - is one of the fastest growing sports in the country, especially among the “senior set.” It’s taking off at Lake of the Ozarks too – but organizers say it can’t grow too much larger because of a lack of space to play.

“We’ve been trying to get more outdoor – and indoor – courts for quite some time but haven’t been successful,” said Billie Rhoades, secretary/treasurer for the 107-member Lake West Pickleball Club. “Currently the club plays at the Community Christian Church in Camdenton and Bass Point Resort in Laurie but we’d really like to get a few courts in Osage Beach because several players live there and they wouldn’t have to drive as far.”

She said although the Osage Beach Parks Department added pickleball striping to the newly completed tennis courts in Peanick Park on State Route 42, the use fees charged by the city are high and the tiles used to surface the courts are not conducive to the sport. The balls don’t bounce well and when they hit the edges of the tile, they bounce in a way that makes them difficult to play. Osage Hills Baptist Church has courts but play is available only in the afternoon and club members like to play in the morning so they have the rest of the day available.

Several condo complexes and the Four Seasons Property

Owners Association on Horse-shoe Bend also have courts but they are open only to residents and their guests.

“We talked to the City of Camdenton when we learned they were getting ready to line their tennis courts in the park. We told them there were just as

of the end of the discussion,” Rhoades said.

According to the U.S. Pickleball Association, a court needs to be 20 by 44 feet - similar to a double’s badminton court. The net is hung at 36 inches on the ends with a height of 34 inches at the center. The court

ally, a location would have two or three courts, which allows doubles teams to rotate in and out of play as they win or lose.

“I usually play five days a week. Today we had 17 or 18 people on three courts so there were 12 people playing and four or five waiting. You play to 11,



A couple dozen people regularly gather at Community Christian Church in Camdenton to play a few rounds of pickleball. Organizers said they need more space to handle the growing number of players.

many, if not more, people playing pickleball rather than tennis and asked if there was any way they could line the courts for both - you don’t have to make it just for one or the other. We even invited a representative of the city out to watch the games, but the city didn’t want to add the stripes until they saw how big of a turnout they had for tennis. That was kind

is striped similarly to a tennis court with right and left service courts and a 7-foot non-volley zone in front of the net (referred to as the “kitchen”). Courts can be constructed specifically for pickleball or they can be converted using existing tennis or badminton courts.

Bruce Mitchell, the vice president of the local club, said ide-

you only score when your side is serving, and you have to win by 2 points. The way we do it is the people who lost leave the court and the winners split up and two new people come in. If there are a lot of people waiting and your team wins two games in a row, you rotate off anyway to give others a chance to play,” he explained, adding that for

continues on page 8

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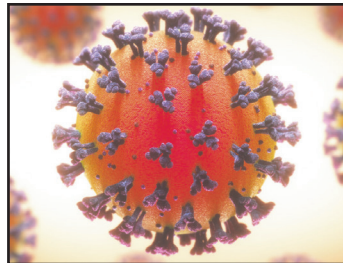
Writers: Nancy Zoellner and Dwight Weaver.

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Armchair Pilot

By Nancy Zoellner

THE U.S. CENTERS for Disease Control and Prevention (CDC) recently issued new recommendations for international travelers: Get tested 1 to 3 days before



your flight and make sure you get the actual results before you leave. If your test is positive, stay home. Get tested again three to five days after arriving at your destination. If you test positive, isolate yourself and do not travel until you are no longer contagious. If you test negative, stay home for seven days after traveling, even if you don't have symptoms. If you don't get tested, self-quarantine for 14 days after returning.

MANY AMERICANS obviously decided it was worth the risk to get to spend time with family. Although the CDC asked everyone to spend Thanksgiving at home this year instead of at large gatherings, many chose to ignore that advice. Over the six-day period between November 19 and 24, TSA checkpoints reported handling 5.7 million flyers. Two of those days exceeded 1 million passengers. According to a report on Flyer Talk online travel magazine, "the surge at airports is commensurate with consumer data, suggesting that while holiday spending will decrease, domestic travel may be on the rise. A recent report by Piplsay suggests 36 percent of Americans will travel during the holiday season, with 53 percent electing to stay within the United States." And even though the numbers seem high, they're still substantially lower than those reported during the 2019 holiday season when the TSA reported screening around 14.2 million passengers during the same time period.

DETERMINING WHERE YOU can and can't travel during the pandemic can take a lot of fun out of the trip-planning process. Some states have mandatory quarantines, some require testing after arrival and then some

—like Missouri—have no rules at all. To make it easier to keep up with the ever-changing guidelines, Afar travel magazine compiled a list of the best interactive maps. United Airlines' Destination Travel Guide is available online at www.united.com under the "Travel Info" tab. The International Air Transport Association's Interactive COVID-19 Map is also available online at <https://www.iaatravelcentre.com/world.php>. COVID Controls, found by visiting <https://covidcontrols.co/traveller-entry>, was developed by a team of engineers from the Massachusetts Institute of Technology (MIT) and provides a wide range of detail: mask mandates, arrival requirements, whether quarantine or testing is needed, and what kind of lockdown measures are in effect. According to Afar, the map is accessible both on desktop and mobile devices and also allows you to sign up (for a fee) for a COVID-19 travel alert which provides real-time notifications for all travel updates related to the pandemic. The magazine promises that you'll be "hard-pressed to find an international travel resource updated as frequently as this one." In the meantime, several airlines have announced that once a virus vaccine becomes widely available, they will likely require passengers to get it in order to fly.

IN AN ATTEMPT to further protect passengers, United Airlines says they will cut their available seats by at least 55 percent compared to 2019. In November 2020, the airline reported that it planned to add 1,400 flights during Thanksgiving week, which is about half of their 2019 holiday season schedule. However, a sharp increase of reported COVID-19 cases across the nation caused United to instead make further cuts, which is projected to cut revenues by 67 percent in the fourth quarter of 2020. Bookings had continued to drop since the CDC recommended Americans stay home for the holidays.

ALTHOUGH MASK MANDATES have been in place for several months, some rebellious travelers still refuse to follow the rules. In early November, a Southwest Airlines flight out of the Nashville International Airport was delayed for more than an hour after a passenger on board refused to don a face mask or exit the plane. An airport spokesperson said the pilot

did the only thing he could to protect the other passengers — he returned to the gate and everyone deplaned. Then officers escorted the woman from the aircraft to a Southwest gate for a ticket refund. Facebook posts report that passengers were yelling at the woman, thanking her for ruining their plans and causing them to miss connections. She allegedly screamed, "I'm allowed! I'm allowed!" while many passengers responded in unison yelling back, "No you are not!"

A TRAVELER HAS ALLEGEDLY been banned from Spirit Airlines for two years after posting a TikTok video showing a boarding pass "hack" that lets fliers check bags without paying fees. The poster wrote that he didn't actually use the hack because his bag fit under the seat in front of him. However, that apparently wasn't enough to smooth things over. In a subsequent video, the poster shows a letter on Spirit letterhead informing him that he was no longer welcome aboard the airline. According to Flyer Talk online travel magazine, the letter, dated Oct. 2, 2020, stated, "In light of this egregious misconduct, Spirit Airlines has determined you are no longer permitted to fly with us, and have put you on a list for that purpose." The letter goes on to read that Spirit will reconsider its decision in two years — as long as the flyer promises to conduct himself "appropriately."

THE MISSION of the Department of State's Bureau of Consular Affairs is to protect the lives and serve the interests of U.S. citizens abroad. To meet that goal, it provides information to help American travelers assess for themselves the risks of international travel and what steps to take to ensure their safety if and when they decide to go abroad. Clear, timely, and reliable safety and security information about every country in the world can be accessed at home or on the go on a mobile-friendly website, travel.state.gov. The State Department advises everyone to check the Travel Advisory and Alerts for their planned destination(s) at travel.state.gov/destination. That site provides up-to-date information on such things as entry/exit requirements, local laws and customs, health conditions, transportation, and other relevant topics.



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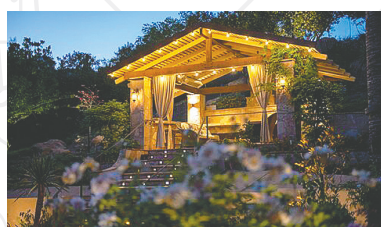
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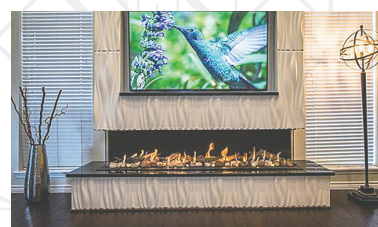
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Business Shutdowns and mask mandates elsewhere mean more money for Lake area businesses

By Nancy Zoellner

As everyone knows, President Donald Trump refused to implement a national mask mandate. Instead he left the decision to require masks up to the individual governors. And many governors did just that. As of late November, 37 states had implemented some sort of requirement, although guidelines vary by age, activity and location.

Some mandates are more relaxed, some are more stringent – like Pennsylvania's, which requires everyone age 2 and up to cover their faces indoors when people from other households are present – even in their private homes and even when social distancing is possible. Those mandates are costing business owners dearly. According to an article in Fortune magazine, nearly 100,000 establishments – everything from hair salons to daycare centers – that temporarily shut down due to the pandemic are now out of business.

Missouri Gov. Mike Parson has made it clear – he will not or-

der businesses to close nor will he implement a statewide mask mandate. Instead, he said he will allow those decisions to be made at the local level. It appears that is working. Missouri's unemployment rate dropped to 4.6 percent in October, putting the state at 9th in the nation for lowest unemployment rate.

So far, around two dozen communities – and most school districts – have adopted some sort of mask requirement and some communities have put restrictions on certain businesses like limiting restaurants to carry-out only. Camden, Miller and Morgan county commissioners have not.

Many business owners and officials said they believe the mandates in other areas helped boost the Lake's tourism and sales to record levels this summer. Not surprisingly, many of those same people said they wouldn't be surprised if those numbers continue to stay up through the winter.

Osage Beach City Administrator Jeana Woods is one.

"Our taxes are always running behind but if the traffic is any indication, I think we're going to have a great winter, especially if surges in COVID cause schools to shut down again. So many people have said if they have to be home, either with their kids or because their workplace has switched to online, they'd prefer to be 'home' at Lake of the Ozarks," she said. "And who could blame them!"

Lake Ozark City Administrator Dave Van Dee expressed similar sentiments.

"Business has remained steady on the Strip. Of course, some of the shops are closed down for the winter but the ones who stayed open are all reporting that business has been good. It sure seems that way when you drive down there in the evening. Even during the week there aren't many parking spaces to be found," he said.

Woods said she has been updating numbers for the December 3 public hearing for the budget and believes everyone will be happy with the report.

"Overall, between all of the city's revenue sources – taxes, fees, everything – we're probably going to come in about 1 percent less than what we budgeted. That's awesome news! Taxes actually ended up being up a percent or two from last year, which is really good considering we took a big dip in the spring, but some of our fees are down. However, we're very pleased, especially when you consider that in April we were anticipating a 15-percent decrease," she said.

Woods said although there may be some businesses that are not doing as well as expected, she's not heard of any that closed due to lack of business caused by the pandemic.

"The only actual issues I've come across are lack of stock because so many factories shut down – and I've dealt with that personally. The dishwashers in both my own house and my rental property broke within two weeks of each other. Both times I had to order because they weren't in stock and both times I had to

wait three to four weeks to get them because factories had been shut down," she said.

Both Woods and Van Dee agree on another point – they don't foresee the counties or their cities implementing any mask mandates or forcing closures of businesses any time in the future.

"I'm not saying that we shouldn't all take whatever personal responsibility we need to take in order to stay safe, but the states that had all the shutdowns aren't proving that helped them tremendously," Woods said. "Shutting down Illinois, for instance, didn't stop the same surges seen elsewhere."

Those who are thinking about traveling over the Christmas holiday might want to check out AARP's list of coronavirus-related restrictions in every state because many have adopted mandatory quarantines for non-residents. The list, published in late November, can be found at www.aarp.org under the "Government and Elections" tab.

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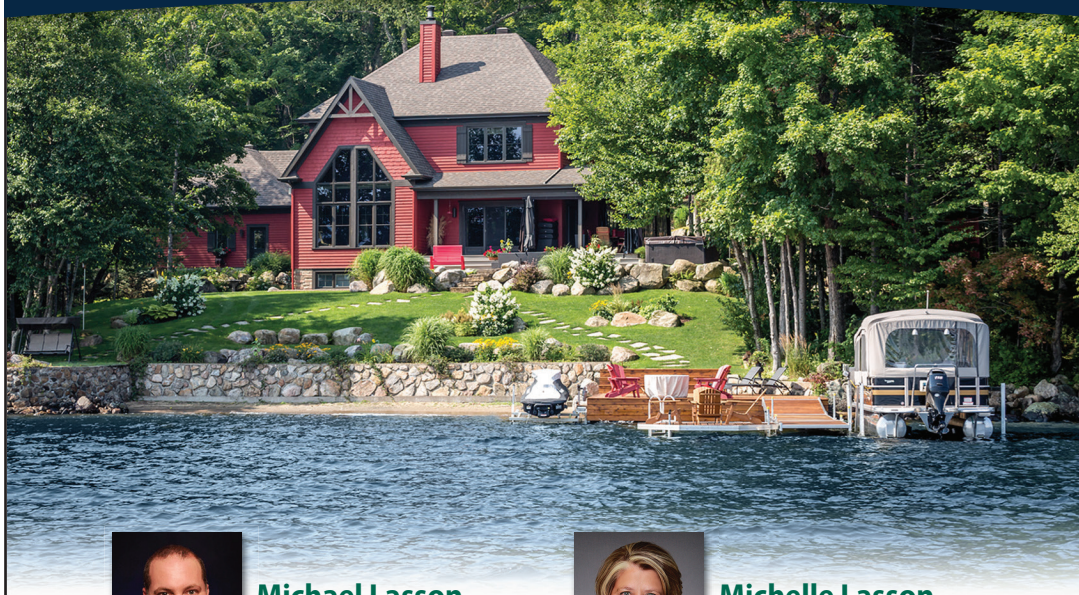
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What's this PARLER thing and do I need it?

Parler is a new social media platform that is being pitched as an alternative to Twitter. According to founder and CEO John Matze Jr. it's a place where you can "speak freely and express yourself openly, without fear of being "deplatformed" for your views. Engage with real people, not bots. Parler is people and privacy-focused and gives you the tools you need to curate your Parler experience."

Twitter has 166 million monthly average users and Facebook has 2.6 billion each month. Parler says it has a total audience of just 2.8 million users. Parler is marketing itself as the "the World's Town Square" but is still not profitable according to Matze.

Matze say it will not be pushing ads (for now) on its central platform but will instead be using influencers to bring in money. Here is what that means: their business model is going to be an ad revenue model. The idea of how they are going to do it isn't going to be a centralized model for ads, it will be specific around influencers. That means advertisers (businesses) will target those influencers and those people with a large reach, rather than the platform directly. The "influencers" will be the people driving the ads the business owners pay them to drive to the platform.

They advertise that they don't "sell" the information you provide to third parties. Note the keyword, "sell".. let's take a closer look. When you dive into their Privacy Policy, they are no different than any other social media platform. They can't be ... they have to pay the bills somehow. That's done through paid ads and ads have to be targeted



Mike Waggett

to be effective. (Great news for advertisers, by the way!)

TAKE THIS TO THE BANK

Social media platforms are private companies that make money from advertising dollars. To target ads (so they are effective for the paying advertisers), the platforms have to collect data about people and their behaviors to serve up the right ads to the right audience.

If you are not paying for something on the platform (like ads), **YOU ARE THE PRODUCT.** Make no mistake about it. But that's what makes social media marketing so powerful for businesses.

Social media is a great thing, but If your audience isn't there, then you don't need to be. If your audience is spending substantial time there, then you need to be. It's that simple.

The jury is out on Parler ... right now it's just trending. It has a very long way to go to prove itself as a viable and beneficial marketing platform for small local businesses. If you want to try it out personally, go for it! But for small business marketing, we are a "no" ... right now.

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In-store, Black Friday 'bombs' as shoppers scoop up online deals from home

By Nancy Zoellner

The word "lackluster" could be used to describe the turnout for Black Friday sales at the Lake area's largest retailers. Just 10 minutes before the Osage Beach Walmart was due to open at 5 a.m., fewer than three dozen – all masked – shoppers were waiting in line for "door-busters." Sale items

and sells electronic article surveillance and sales tracking equipment, shows that nationwide, in-store Black Friday traffic dropped by 52.1 percent from last year.

Online sales, however, were just the opposite. According to Adobe Analytics, which is tracking ecommerce transactions in real time for 80 of the

increase of 21.5 percent over last year.

Adobe anticipated that Cyber Monday 2020 would follow the trend and also break records, projecting that shoppers would spend as much as \$12.7 billion, 35 percent more than 2019.

In addition to avoiding crowds amid the COVID-19 pandemic, some speculated

that shoppers could have been influenced to shop online by the cost of getting those items in hand. Projections showed that 70 percent of all online purchases made over Black Friday weekend would come with free shipping.

According to a consumer survey conducted by Sezzle, a buy-now-pay-later company:

- 80 percent of Baby Boomers

plan to do the majority of their shopping online this holiday season

- 66 percent of Gen Z consumers plan to do the majority of their shopping online this holiday season

- 40 percent of those surveyed plan to give more practical gifts this year because of COVID-19



Unlike other years, fewer than 50 people were waiting in line at Walmart for Black Friday sales. However, according to store personnel, the website crashed more than once as shoppers overloaded the system. This was the first time in more than 30 years that Walmart stores were closed on Thanksgiving. Close to 50 other major chain retailers followed suit.

sat on pallets lined up in the three main aisles of the store and shoppers were asked to follow the marked path to search for their wanted items.

A similar crowd was found at Menard's, which opened a few minutes earlier than its scheduled time of 6 a.m., and when Target opened at 7 a.m., fewer than 50 were waiting in line. A tour of the Osage Beach Outlet Mall found few cars parked in the lot.

Although no local numbers were available, preliminary data from Sensormatic Solutions, which manufactures

top 100 retailers in the nation, this year's Black Friday sales hit a new record with consumers spending \$9 billion online. That's up from \$7.4 billion last year. Hot items online were the same things shoppers fought over in person, pre-COVID - gaming consoles and video games; technology - TVs, smart phones and smart watches; Legos, Barbies and Hot Wheels.

Thanksgiving Day online purchases also hit new highs. Adobe reported that \$5.1 billion was spent while Americans were gobbling turkey – an

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New Senior Sport

continued from page 1

those who are serious about the sport, there are national championships with classifications based on skill levels. "We even have a couple people at the Lake who have been national champions."

It's not expensive to get into the sport. Mitchell said it depends on where games are played but at Community Christian Church, everyone typically throws a couple dollars in the bucket to help the church cover the cost of utilities. Each player needs a pickleball paddle, which is smaller than a tennis racquet but larger than a ping-pong paddle, and paddles range in price from \$30 to several hundred. Originally, paddles were made only from wood, however, today's paddles are primarily made of lightweight composite materials, including aluminum and graphite. The ball is plastic and has holes through it like a whiffle ball. Balls come in several colors, including white, yellow and green, but must be a single color to meet International Federation of Pickleball (IFP) specifications.

Rhoades said although nearly every club member has his or her own paddle, the club also furnishes wood paddles for newcomers so they can try out the game to see if they like it before spending any money on equipment. The club also pays for the net and the balls for club play.

"This is a fast-growing sport and it's everywhere in great numbers - except here. If you go to Kansas City, St. Louis, Denver - and throughout Florida, Arizona and Texas - you have courts everywhere! Here we have little to nothing. In cold weather - or even if it

rains when it's warm outside - the church is so overloaded with people we have to wait for a long time to even get into a game," she said, adding that special sessions are also offered at 1 p.m. on Mondays, Wednesdays and Fridays for those who are new to the sport and want to learn the basics before they take part in club play. "When they get better at it and feel comfortable, they can join the more experienced players in the morning."

Open play is also offered at the Tri-County YMCA from noon to 3 p.m. on Tuesdays and Thursdays and from noon to 2 p.m. on Sundays.

The U.S. Pickleball Association website states the sport was invented in 1965 on Bainbridge Island, "a short ferry ride from Seattle, Washington" by three dads whose kids were bored with their usual summertime activities. The original paddles were fashioned from repurposed wood. The game caught on and in 1972, Pickleball, Inc. was founded to help people get the paddles, nets, and balls they needed to play the game. Eventually, "official" rules were adopted. The sport is now played throughout the US and Canada as well internationally in many European and Asian countries. In 2002 pickleball was added to the Special Olympics.

For more information on joining the club, call Rhoades at 573-286-5589. Any municipality, church or other facility that has space that could be used for play should call Rhoades or club president Sue Melville at 660-221-0939. Visit YouTube and type in "Pickleball" to watch how games are played.



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The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

Audio visual upgrades will allow better meeting broadcasts

By Nancy Zoellner

Anyone who has tried to watch a meeting of the Osage Beach Board of Aldermen online knows it can be extremely difficult to hear what is being discussed. Voices are garbled, at best, and it can be hard to see who is talking. That's going to change in January 2021, if all goes as planned.

City Administrator Jeana Woods said the board of aldermen will be asked to approve a measure at their December 3 meeting that will allow Morgan Music to make upgrades to the city's audio/visual equipment. Those upgrades, estimated to cost no more than \$17,054, will allow video streaming with enhanced cameras and sound capabilities.

"During COVID, I've been watching what other cities have been doing and came across Branson's. I watched one of their board meetings and after that, asked my assistant to contact Branson to see what they did and who they used because it works! They used Morgan Music in Lebanon so we asked them to give us a bid," Woods said, explaining that because it's a specialized field and there aren't many companies offer the service in this area, the city did not have to go out to bid.

However, time is of the essence, she said, explaining that in order to use COVID reimbursement funding through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, they have to spend the money and complete the project by the end of the year.

The CARES Act established the \$150 billion Coronavirus Relief Fund and the U.S. Department of Treasury made payments from the fund to states and eligible units of local governments. The act requires that the payments from the Coronavirus Relief Fund only be used to cover expenses that—

1. Are necessary expenditures incurred due to the public health emergency with respect to the COVID-19;

2. Were not accounted for in the budget most recently approved as of March 27, 2020 (the date of enactment of the CARES Act) for the state or government; and

3. Were incurred from March 1, 2020 thru December 30, 2020.

"We initially upgraded some aspects of our hardware so we could hold our meetings online, but we've continued to have sound and video issues. This purchase would integrate additional hardware upgrades

that will allow more effective video streaming (with enhanced cameras and sound capabilities) and archiving. This will be a CARES Funding purchase at 100% reimbursement," she said.

And the addition of the cameras will be permanent.

"Once we have it set up, we'll be broadcasting all public meetings – Planning and Zoning, the various commissions – they'll all be set up the same way. The city has a YouTube channel so that will serve as the archiving source. Everything we do will be put on our YouTube channel so it will all be there, readily accessible to the public," Woods said. "We have a few things on there now, but we've been using it more just for in-house."

The city has also received money through the CARES Act to install plexiglass barriers at walk-up windows in city hall that are used by the public and to make changes in the office to provide social distancing space between desks. Woods said she is still working out some of the payroll details on overtime that was required due to COVID so the city can be reimbursed for that as well.

A Matter of Trust

Is it Time to Review Your Beneficiary Designations?

As we approach the end of this crazy year, it's a good time to do a quick financial check-up. One aspect of a complete financial check-up would be to make sure that those you love and care about will be taken care of in the future by reviewing your beneficiary designations.

While a Will or a Trust is important to the transfer of your assets, they do not necessarily control how ALL of your assets will be distributed to your beneficiaries. You are likely to have designated beneficiaries for specific assets during your lifetime. These assets are sometimes referred to as "non-probate" assets because upon your death, they pass directly to your named beneficiaries without the requirement of going through the Probate process. And just as you review your Will or Trust document, a review of your beneficiary choices for these non-probate assets is extremely important. Some examples of types of non-probate assets are life insurance policies, annuities, IRAs, and retirement plans.

For purposes of discussion here, let's focus on a non-probate asset that is particularly important in the estate planning process: your retirement plan assets (for example company retirement plans and IRAs). Because your retirement plan assets are likely to be substantial portion of your overall estate, you'll want to give special attention to integrating them with your overall estate planning goals.

Beneficiaries and retirement plan assets

Your employer or the trustee of your retirement plan will have asked you to fill out a form naming a primary beneficiary and, probably, a secondary or contingent beneficiary



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

at the time that your account was created. The trustee or custodian of your IRA will also have a beneficiary designation form for you to fill out.

If you haven't revisited the beneficiary designations for your company retirement plan or any of your IRAs in the past few years, you may want to do so—especially if you have divorced, remarried or had children since you became a participant in your company's retirement plan. Perhaps you named a charity as your beneficiary. Is the charity still in existence? Is there another charity that you may want to name as a beneficiary of your retirement plan account?

My point is that life changes. Don't let a lack of proper planning result in an undesirable distribution of your assets. I encourage you to take a moment to review your beneficiary designations or even take the opportunity to sit down with our wealth management professionals at Central Trust Company for a thorough review of your planning needs. 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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St. Nicholas, Santa and the Holiday Season

By Michael Gillespie

It began with Nicholas, the "real" St. Nicholas, and bishop of Myra. He lived during the fourth century in what is now western Turkey. Few details of his life are known. The most authentic biography of the saint was written some five hundred years after his death.

It is said that he came from a wealthy family, though his parents died when he was still quite young. Embarking on a life of piety and miracle working, he determined to spend his inheritance on charitable works. A serendipitous opportunity presented itself. A nearby family recently had lost its money. There were three sisters in the family and their father could neither support them nor supply their dowry.

Barring miraculous intervention, they faced a life of prostitution. Nicholas heard of their plight. One night he threw a bag of gold through the window of their house, and repeated the good deed three times. This provided the dowry that enabled all three women to avoid a life of sin.



Saint Nicholas, Bishop of Myra

Some scholars believe this gave rise to the custom of presenting gifts on the feast day of St. Nicholas, December 6. Several miracles are attributed to Nicholas, in life and death.

The most enduring holds that long after his death, St. Nicholas resurrected three boys after their brutal murder, Nicholas

then becoming the patron saint of children.

The tradition of mid-winter gift giving, long associated with the feast day of St. Nicholas, probably had its roots in ancient Roman custom, in honor of a god. The practice was transformed by early Christians to commemorate the life of Nicholas and, concurrently, the birth of Christ.

In medieval times peasants brought gifts of food that had been grown on the manor to the local lords, who in turn invited them to a feast. The lords, in turn, would present more substantial gifts to higher nobility. As early as the twelfth century, children began receiving presents as a way of honoring their patron saint, Nicholas. Some variations of the practice had poor families with children receiving anonymous presents on their doorsteps.

During the Middle Ages, on December 26— the feast of St. Stephen— priests would open the poor boxes at church and distribute the money to the needy. And common laborers added a new dimension to the

practice by soliciting tips from those who benefited from their labors. They placed the tips in clay boxes that they would break open on the day after Christmas.

Hence the name "Boxing Day," which is still a holiday in England and Canada.

Then came the Protestant reformation. The notion that children were receiving gifts attributed to a Catholic saint abhorred the reformers. Some elders tried to suppress the practice, but to no avail. Instead, the emphasis was changed.

Instead of giving gifts on December 6, in honor of the saint, the practice was moved to Christmas, and the gift-giver was portrayed as the Christ child, Christ kindle. Over time the word and its meaning corrupted into "Kris Kringle" in English-speaking countries. Kris Kringle was a fatherly figure that more resembled the original St. Nicholas than the Christ child. In Germany the term became Weihnachtsmann, meaning "Christmas man".

In some places the Christ child was the invisible spirit that

left presents on Christmas while Nicholas became Belsnickle, or "Nicholas with fur". This descriptive name came about because he was portrayed by adults wearing costumes and fake whiskers. Belsnickle visited children while they were awake and scared them into good behavior. Gradually, Belsnickle, the visible spirit, overshadowed the unseen image of the Christ child.

This opened the door to the emergence of Santa Claus. Santa Claus came to America with Dutch settlers of the 1600's. The name Santa Claus was a corruption of "Sinterklaas", which in turn was a convoluted form of St. Nicholas. The celebration of St. Nicholas day and Christmas, while occasioned with much merrymaking in the Dutch colony of New Amsterdam (New York), was declared illegal in Puritan New England. Only after the Revolution did the celebration of Christmas gain widespread acceptance in America.

This came about as much the result of German immigration as from Dutch influences, for the Germans were enthusiastic celebrants of the Christmas season. It was the Germans who

continues on page 13

TECHNOLOGY AND LIFESTYLE

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Reasons We Are Thankful for Lake of the Ozarks

At Team Lasson, we have ingrained ourselves in the Lake of the Ozarks community over the years by living, working, and prioritizing assisting others in realizing their dreams of homeownership in this amazing area. We thought, with Thanksgiving Day right around the corner, that it would be fitting to tell you why we are thankful for the Lake of the Ozarks and the community in which we live and serve.

COMMUNITY LOVE

You'd be hard-pressed to find another community that circulates so much love and compassion for their fellow man. The community here is really what makes the biggest difference, with every individual coming together for the betterment of the community and the quality of life here at the Lake. No matter if the need is personal or business-related, the support system the community provides here at the Lake is second to none. We bolster our fellow neighbors and community members here and strive to create greatness for all who live here.

NEW INNOVATIONS

There's no shortage of fresh ideas when it comes to the Lake of the Ozarks community. The residents of the Lake are constantly working to provide new innovations to the Lake area such as new dining options, activities, lodging, and industry. All in efforts to continuously improve upon the great quality of life that we already have. It's an ever-changing market that adapts, overcomes, and creates opportunities for its citizens. Our community consists of people from all walks of life, giving us valuable insights from across the country and generations.

FUN ATMOSPHERE

The vacation destination of the Midwest, Lake of the Ozarks is renowned for its exhilarating summer season, and we're thankful for it. The Lake is THE place to be during the summer months to experience some of the best recreational boating in the country. It's filled with top-notch boating events, live music, fine dining, signature golf courses, and much more! But let's not forget the winter months, just because the tourists leave for the season doesn't mean the fun stops. Lake of the Ozarks has great activities year-round including indoor go-karts, natural caves, and hiking trails, springs, an outdoor ice-skating rink, and many of the amazing restaurants are still open. Lake of



the Ozarks is the place to be for year-round activity & scenic beauty.

UPCOMING LAKE GENERATION

The upcoming generations have a bright future at Lake of the Ozarks. The community focuses so much effort on providing them the resources and support that they need to thrive. From top-rated school systems and facilities to a multitude of extracurricular activities, there's no shortage of dedication to providing the next generation with the essentials they need to live at the Lake, as well as opportunities to grow and make a great impact in the community. We have several organizations that are dedicated to child advocacy, living resources, special needs, personal and financial support. The upcoming Lake generation has a bright future, and it all starts with the community.

Team Lasson is proud to call Lake of the Ozarks home, so much so that we are passionate about providing that experience to others who seek it. This is why we set out to provide mortgages at the Lake of the Ozarks, assisting others in realizing their goals of becoming a part of this fabulous community. We hope that you have enjoyed your read and found our Lake community to be as charming as we think it is. If you've considered buying a vacation home at Lake of the Ozarks, or even a primary residence, we would be proud to assist you in securing a mortgage here. Here's to all that help to make Lake of the Ozarks the thriving and loving community that it is. Thank you!

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Saint Nick

continued from page 11
brought over the tradition of the Christmas tree. This, in turn, furthered the custom of gift-giving, for what better place to set one's present than under the beautifully trimmed tree? The early Santa Claus, the Santa Claus of Europe, was tall, skinny, and wrapped in fur clothing. He traveled by foot or by horseback. Within a hundred years or so of his arrival in the Dutch colonies, Santa had put on considerable weight and was conveyed about in a wagon.

Washington Irving mentions his appearance in a satirical history of New York published in 1812. The old saint coursed the rooftops and found chimneys the preferred entrance to the homes of sleeping children. (In 1893, a devoted father impersonating Santa attempted a similar feat. He got stuck. Neighbors had to tear down the chimney until they could get a rope on the bewildered and embarrassed man.)

In 1821, a short poem described a fur-clad "Sante-claus" riding a sleigh pulled by a single reindeer. The next year, however, saw the publication of what was to become the quintessential Christmas poem popularly known as "T'was the Night Before Christmas".

That wonderful spread of stanzas holds three footnotes in the annals of historical trivia. First, its real title is virtually forgotten. It actually was entitled "An Account of a Visit from St. Nicholas". Second, its purported author, Clement Clarke Moore. Moore claimed to have penned the classic to entertain his children on Christmas eve, but probably didn't write it.

The verse was published anonymously in a Troy, New York, newspaper, and Moore laid no claim to it for some 20 years after its initial publication. Only after checking to make sure no one was alive who had handled the original manuscript, did Moore step forward.

Recent scholarly research strongly suggests that the true author was Henry Livingston, Jr., a poet of minor acclaim. And third, a printer's error resulted in a name change for two of the reindeer. Donder and Blitzen were identified in original printings as Dunder and Blixem, which are Dutch words for thunder and lightning.

Nevertheless, "T'was the

Night Before Christmas" established some of the hallmarks of the accepted Santa Claus legend. The poem states that Santa rode in a sleigh pulled by eight reindeer (Rudolph, a commercial contrivance, wasn't invented until 1939).

It describes Santa as dressed in fur, carrying a bundle of toys, with a white beard, smoking a pipe, himself of short, round stature, "chubby and plump."

The poem does not state the color of his clothes (unless it was fox fur it probably wasn't red), nor does it identify the jolly old elf as Santa Claus, only as St. Nicholas. But that was enough, the American Santa was born.

Now it would take an artist to fill in the details. At about the same time that the poem appeared, a children's magazine showed Santa in red suit of clothing that bore slight resemblance to a bishop's robe. In 1837, Robert Weir, who taught at West Point, painted Santa as a short man in high boots, waist-length coat, and stocking cap. This Santa also smoked a long Dutch pipe, but had no beard. Interestingly, in his sack he carried not only toys for good children, but birch switches for the bad.

In 1841, a Philadelphia merchant created a "live" Santa scene. The merchant hired a man to dress in appropriate Santa clothing and pose on the store's chimney top. The correct attire for this occasion was described as an "antique costume, with striped pants and stockings, and flying doublet; a tasseled cap on his head and abroad, benevolent grin on his face."



Goody Santa

Various editions of Godey's, a popular women's magazine, depicted Santa in diverse forms. One had him in a long tunic, another in flowing robes and a tall hat. He was bewhiskered and coiffed with flowing white

hair. One issue featured a crafts project for making "Old Father Christmas" out of pine cones. Other nineteenth century renderings had Santa large and small in stature, usually but not always rotund, bearded or clean shaven, in long stockings or boots, and in outfits that looked like anything from woolen long underwear to arctic explorer overcoats and hoods. Cloth suits ran from red to green, blue, or purple.

While these permutations continued in print for much of the century, they slowly were being standardized due to the work of illustrator Thomas Nast.



Thomas Nast's Santa

Thomas Nast might rightly be called the inventor of the American image of Santa Claus. While still in his teens Nast began drawing for national magazines. In 1862, during the Civil War, he capitalized on the sentimental longings for a simpler time and created a Santa Claus drawing that seemed to come directly from the Moore/Livingston poem. Indeed, it had.

Nast, who could barely read or write, would work on his sketches while his wife read the poem to him. Many more renderings followed, each one establishing or refining some additional aspect of the Santa Claus legend.

It was Nast who depicted Santa as a toymaker. Another drawing clearly identified Santa's home as the North Pole. Nast's Santa had stockings to stuff, ledgers filled with the names of good and bad children, workshops of elves, and even Mrs. Claus.

Santa, according to the drawing pen of Nast, smoked a long Dutch pipe, displayed a rosy complexion, wore an infectious smile and a snowy white-beard, packed an ample belly, and donned a furry red suit. In time, Nast's Santa became *the* Santa; all other renderings were

doomed to obscurity. In reality, none of Nast's artistic inventions regarding Santa were entirely his own, save for the North Pole residence.

retained the ruddy cheeks and red nose of Nast's elf, but went further by depicting him with a fuller— even luxurious— beard, an adult sized torso (Nast drew



At the time of Nast's popularity, the North Pole had not been explored. Given Santa's heavy garb, it seemed quite appropriate to Nast that St. Nick should reside in a very cold region. Nast's grandson stated that the artist chose the North Pole because it was equidistant from most northern hemisphere counties, and that no country could claim the pole as its own. Although Nast's Santa was a distinctly American Santa, (his most famous pose shows him carrying a belt buckle bearing the initials "U.S.") he was at the same time a man of the world.

The Nast Santa would undergo a modernization in the twentieth century at the hands of a commercial artist named Haddon Sundblom. Beginning in the 1930s Sundblom created a series of paintings for the Coca-Cola Company.

Santa in various sizes), a red suit with white ermine trim, a wide belt with brass buckle, and heavy black boots.

Coke Santa variations

And, quite understandably, Sundblom's Santa seems to have traded his pipe for a Coke. The idea behind the ad campaign was to spur Coke sales during the slower winter months. It worked. The original campaign ran for 35 years, and it has been revived more than once. The company still pulls one of its original Sundblom paintings each year for use in advertisements. They are kept on display at their headquarters in Atlanta, Georgia.

No matter how he appears on paper and canvas, Santa Claus is the personification of charity and gift-giving— *the true spirit of the season.*

Merry Christmas!



Sundblom's Santa

Taking his cue from Nast, Sundblom put the finishing touches on an already popular image. Sundblom's Santa

Mike is no longer with us sadly, but his delightful story of the holiday icon can still be enjoyed from time to time. --ed.

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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

What happens when we're gone?

Most business owners have plans for everything; they have plans for new growth, plans for a different location or adding a location, and plans for hiring and firing. One plan that a large majority of businesses forget to plan is a business continuation plan.

What happens when we're gone? What happens to everything that you have built and worked so hard for? A lot of times people's retirement are the sale of their own business. If you fail to plan your own exit strategy, forces beyond your control may create a plan for you.

Owners tell me all the time they don't have to worry because of the following reasons:

'My family can just take it over' This might work, but what if they don't want to take it over or don't have the ability to do what you do. There are tax ramifications with this if this is not done properly, that could cost the business substantial funding. Also banks may not be as quick to loan the company money if their KEY person is not around anymore.

'One of my employees can take it over' Again this might work and never be an issue, but most people want to be compensated for taking on that much more work. Also how do you pay off surviving heirs of the business? How will the employee buy them out of their portion or if the business tanks after the employee takes it over then how do they recoup their loss?

'My competitor has been trying to buy me out anyway' This might happen but mostly likely once they hear the KEY person is out of the business they will go after your customers directly without a purchase. Also if they do purchase they know that the business is now worth less without the KEY person and will offer "fire sale" pricing.



Nick Brenizer, AIP, RWCS

This is where Life insurance can come into play. There are multiple ways life insurance can help out businesses in these situations.

Key Person Insurance. This policy is owned by the business on the owner or KEY person of the business and in the case that something happens to them the business is paid to hire one or possibly two employees to replace them. It can also be used to market the sale of the business --or however the business needs to use it going forward.

Life Insurance. If your business is a partnership you can buy life insurance on each of you through the business. This would pay when one of the owners dies, the business is paid money to buyout the spouse of the deceased partner. This eliminates the spouse having to be stuck in a business they know nothing about and want nothing to do with. It also guarantees the amount the spouse/heirs will be paid, instead of having to worry about the partner not making it and running the business in the ground.

These are just a few ways that life insurance can help with business continuation. As always you should talk with your lawyer and accountant to see the best ways to fund these and to set them up to your financial plan.

As the saying goes "you can either fail to plan or plan to fail".

Nick Brenizer is a risk manager at Golden Rule Insurance Agency in Osage Beach, MO. Nick has an AIP and a RWCS designation. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

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SUPPORT LOCAL WHILE READING LOCAL



*Giving back.
It's our consistent mission.*



Feeding Camden County through the generosity of others

By Nancy Zoellner

On average, LAMB House provides food for more than 700 people and assistance with utilities and prescription medicine for more than two dozen families each month. Miraculously, it's all done by two part-time employees and 80-some volunteers representing 10 different churches in the Lake area.

It's all made possible through the generosity of the community because LAMB House receives no government assistance. Funding comes from churches who partner with the ministry; donations from local organizations, businesses and individuals; and through the sale of donated items in the thrift shop.

In late November, the ministry, which has been serving area residents since 1989, got a big boost in finances when

the Community Foundation of Lake of the Ozarks presented Director Gary Mitchell and the ministry's executive board with a check for \$10,000.

"We are so grateful that the Community Foundation of Lake of the Ozarks chose us as one of their grant recipients. Although tourism and business were good over the summer, a lot of workers got behind in the spring when everything was shut down and as a result, they struggled all season to catch up. Now that we're heading into the winter season when many people are laid off, we expect the need to increase even more. This will help us continue to serve the people who need help the most," said Lake House Director Gary Mitchell.

If you would like to partner with LAMB House to help your community, donations of

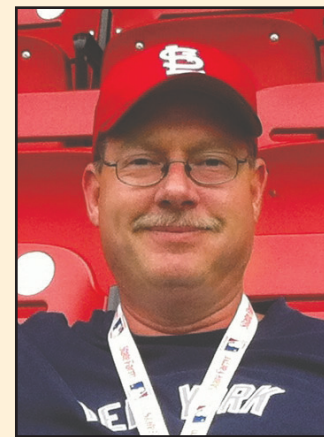
household items, toys, clothes, shoes and accessories can be dropped off at the thrift store from 9:30 a.m. to 1 p.m. Monday through Friday or from 9 a.m. to noon the first and third Saturdays of every month. Those items are then sold in the thrift store, which is open to the public. The proceeds from those sales are used to cover operating expenses – things like utilities, the manager's salary and insurance. Due to lack of display space, LAMB House does not accept books, electronics, furniture or large appliances.

Donations of all types of food can also be brought to the ministry during normal operating hours, which are stated above. Cash donations are used in a variety of ways, but 100 percent of all money goes back to the community.



In November, the Community Foundation of Lake of the Ozarks presented LAMB House, a non-profit, 501C3 faith-based organization, with a check to help cover the costs of assisting those who are having a difficult time making ends meet. On hand for the presentation were (left to right, back row) LAMB House Director Gary Mitchell, Board President Terry Gentry and Thrift Store Manager Kathy Besancenez, and (left to right, front row) Vice President Nancy Zoellner, Secretary Betty Moyer and Treasurer Susie Fuhrer.

Managing Rental Property Investment Property?



Russell Burdette

I have probably talked more potential vacation rental property owners out of purchasing a property than I have talked them into purchasing something. The first thing I hear is, "I'm looking for an investment property." That usually means that the "investor" needs the property to completely cash flow and pay all the expenses including insurance, property taxes, etc. In this day and age that would be the exception rather than the rule. Having the proper perspective when it comes to owning a vacation rental property will make a huge difference in your overall experience.

ROI or return on investment is what most people are looking for. Let's look at the basics when it comes to getting a good return here at the Lake of the Ozarks. Keep in mind that we have a really short vacation rental season compared to other locations like Florida or California. Here we are looking at approximately 90 days and depending on the type of property you are only going to get weekend rentals for the most part, or 15 weekends between Memorial Day and Labor Day. You will also get a few outside of that time frame but more than 80% of your rentals will fall within that 90-day window.

Let's use a two-bedroom condo as our model. The average selling price right now for a two-bedroom waterfront condo in the Osage Beach area is right around \$140,000.00. Based on a 30-year mortgage at 4.5% interest and 20% down, your payments will be around \$567.00 per month. A typical two-bedroom rents for around \$185.00 per night in the summer and you can expect around 40 summer nights and around 10 off-season nights in the \$140.00 per night range. That gives you around \$8,800.00

in rentals for the season. Your average cost is going to be somewhere around \$12,000.00 for the year. That would include your mortgage, insurance, taxes, quarterly assessments and electricity. Also, over time you will need to set aside some of your earnings to update your property, repaint, replace worn items, etc.

Depending on who you use you are going to give 35% to 40% of your rental income to the management company. That leaves you with around \$5,250.00 to \$5,700.00 in net income from rentals. If you are looking to cover some of your expenses like your electric, insurance and taxes then you are probably going to find the experience a lot more satisfying than if you need your rental income to cover your mortgage and assessments which will total right around \$9,400.00 on a two-bedroom condo. Even if you manage the property yourself you will, in most cases, come up a bit short. But your perspective will make all the difference!

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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Lake of the Ozarks' premier historian dies

Long-time *Lake of the Ozarks Business Journal* contributor, friend, distinguished author and historian H. Dwight Weaver passed away in late November.

"Dwight was with us since the very earliest days of the paper, and has since shared hundreds of his historic images and fascinating stories about the Lake of the Ozarks with our readers. He will be sorely missed," said Business Journal Editor Darrel Willman.

Weaver grew up in the area. In an interview with the *Lake Sun*, he shared that as a child, he was interested in the history of Lake of the Ozarks - and in caves. His love for spelunking eventually led him to jobs with local commercial caves, then to the Missouri Department of Natural Resources where he worked for many years as public information officer for the DNR's Division of Geology.

During that time, he authored five books on the subject of caving. His most recent book on caves, "Missouri Caves in History and Legend," was published in 2008 by the University of Missouri Press. He was also a fellow of the National Speleological Society and past presi-

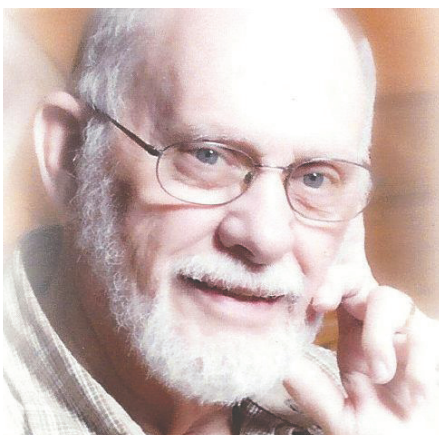
dent of the Missouri Speleological Survey.

In 1965 he joined the Camden County Historical Society because, in his words, he was intrigued with the Lake's history. "At the historical society I met a lot of Old Linn Creek people and I began collecting everything I could find — pictures, postcards, brochures, chamber of commerce publications — anything that could provide me with vintage Lake information," he told Reporter Susan Croce Kelly, adding that once he retired from the DNR and knew he his age and his health wouldn't allow him to continue caving, he decided to start researching and cataloging his collection.

After learning about Arcadia Press, an American publisher of neighborhood, local, and regional history of the United States in pictorial form, Weaver contracted to write two books for their "Images of America" series.

His first book about this area was titled "Lake of the Ozarks, The Early Years." Written in 2000, it began with construction of Bagnell Dam and followed

Highways 54 and 5 around the Lake. His second book, "Lake of the Ozarks, Vintage Vacation Paradise," came out two years later and quickly drew interest from "people who wanted to know more." He wrote several more books over the years but said "A Pictorial Guide to Ha Ha Tonka State Park" remained the No. 1 seller.



Weaver told Kelly he also continued to collect items over the years that he felt would someday be important to those who wanted to preserve history.

At the time of the *Lake Sun* article, which was written in 2016, Weaver said he had a database with images and infor-

mation on more than 1,000 former resorts that had operated in Benton, Camden, Miller and Morgan counties.

Passionate about Lake history, he felt his collection of historic materials was his legacy for the people of the Lake of the Ozarks region. "The Missouri State Archives has expressed an interest in the collection and so I plan to leave it to them so it will all be saved for posterity."

Many have recognized his contribution, as he was the recipient of several regional and national awards.

In 2006, he was presented with the Historical Preservation Award by the Eldon Chapter of the National Society of the Daughters of the American Revolution for his efforts at preserving the history and images of the Lake of the Ozarks area. In 2012, he was given the Distinguished Citizen award by the City of Lake Ozark, Missouri, for documenting, recording and preserving local history and he was also recognized by the Bagnell Dam Strip Association and the Lake Ozark Betterment Committee for his many contribu-

tions to the preservation of the history of Lake Ozark and the surrounding area.

These achievements also earned him the 2015 Exemplary Community Achievement Award from the Missouri Humanities Council.

He was also presented with the Peter M. Hauer Spelean History Award in 2015 by the National Speleological Society for a lifetime of work documenting and preserving the history of Missouri caves.

His memories and his life accomplishments will continue to live on in his books, which are sold at Dogpatch and Richard's Relic Shack in Lake Ozark, Stonecrest Book and Toy in Osage Beach, local historical societies, at Ha Ha State Park, online at amazon.com and on his website, www.lakeoftheo-zarksbooks.com.

Nancy Zoellner

This month's "Glimpses of the Lake's Past" is a pickup from 2011. Dwight fell ill before he could complete December's entry. We'll re-run some of his best over the coming months.

--Ed.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

JACOB'S CAVE

From the beginning days of Lake of the Ozarks, caves and caverns have been among the natural wonders promoted by local chambers of commerce when extolling the beauty and resources of the Lake area. The first promotional booklet produced in 1939 by the Lake of the Ozarks Association said "Within this outdoor wonderland, great caverns of unbelievable beauty and proportions exhibit the patient handiwork of a mysterious nature in these art galleries of [the] ages."

Through the decades a variety of local caves have been shown to the public and the most popular and enduring of them has been Jacob's Cave, Bridal Cave, River Cave, Ozark Caverns and Stark Caverns (Fantasy World Caverns).

Jacob's Cave, on Old Five Road between Gravois Mills and Versailles was the first cave opened to the public in the area and began showing in 1932. It is still open to the public.

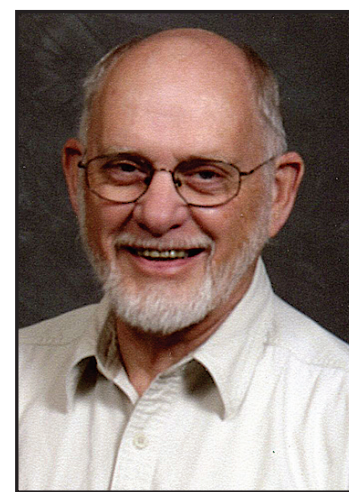
Jacob's Cave was discovered



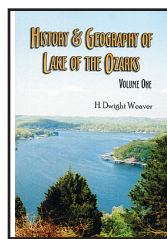
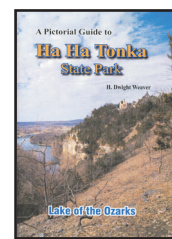
lead miner. While he never owned the cave, he did give people guided tours for the unbelievable price of 25 cents per person, so, in a sense, one could say the cave has been exhibited as a show-cave for 135 years.

In the 1920s and 30s a portion of the cave was used for apple storage by the Versailles Orchards Company.

Until the 1960s, all the traffic coming to the Lake by way of Highway 5 passed the entrance to the cave where a lighted neon sign beckoned, and the cave was often open until well into the evening hours. The cave is large and festooned with countless formations of great beauty. The cave trail is so level the cave can be toured by wheelchair. Jacob's Cave is owned and operated by Frank and Jane Hurley. For more about the cave's history see the author's book *History & Geography of Lake of the Ozarks, Volume One*. Photo by H. Dwight Weaver 1967. ■ Visit www.lakeoftheo-zarksbooks.com for more information



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.



Repairs to Bagnell Dam Boulevard could come 'sooner rather than later'

By Nancy Zoellner

The Lake Ozark Citizens Advisory Committee, formed to explore funding options for street repairs throughout the city, believes it has found a rather painless way to cover the costs of repairing Bagnell Dam Boulevard - and the city is supporting the plan.

The Advisory Committee has drawn up plans to establish a Transportation Development District (TDD) that would extend from one end of Bagnell Dam Boulevard to the other. 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 made inside the district.

The tax money would be forwarded on to the Missouri Department of Revenue by business owners, along with the other sales tax they 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.

When the idea was initially presented a year ago, several business owners expressed concern that the TDD would take money out of their pockets. However, Rick Hasty, chairman of the Advisory Committee, said he spent quite a bit of time over the past year meeting with business and property owners up and down the street to explain the workings of the TDD and to garner their backing. He was successful in his

mission and on November 23, brought a long list of signatures and letters from those who support creation of the district to the city's Board of Aldermen meeting.

After Hasty's presentation, aldermen voted to adopt a resolution authorizing the Advisory Committee to move forward with the plan. According to City Administrator Dave Van Dee, the next step will be to submit the petition to the Miller County Circuit Court.

"Then the judge has to decide if there's going to be a vote of the people in that district and what form it will take - if it will be done through the mail or if votes will have to be cast in person. When that step is completed, the Advisory Committee will determine how to move forward," he said, explaining that if voters inside the proposed district approve the plan, the city will be able to borrow the money needed to repair the roads. The TDD board will oversee the distribution of funds to pay back the bonds.

Van Dee said if the measure is adopted and the district is established, whoever sits on the TDD board will make the decisions on how the money will be spent. However, it will have to be spent strictly on Bagnell Dam Boulevard.

"I have years of experience in public bonds and public projects and will offer that insight and expertise to them in an advisory capacity, but I would like to see this start sooner rather than later," he said. "MoDOT (Missouri Department of Transportation) has plans for some projects that will happen in late 2021 or early 2022 that I think we could jump on and get

at least a chunk of Bagnell Dam Boulevard included. They actually have 180 feet of Bagnell Dam Boulevard on the Strip side of the dam and they're talking about resurfacing the road over the dam so it would be smart for us to jump on to that contract with them."

A study completed in 2019 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."

The idea of the TDD was originally presented by Gerry Murawski before he was elected mayor. After being elected, he continued to be a proponent of the TDD. However, in November 2019, he said he felt it was best to turn it over to the Advisory Committee because business owners along the Strip couldn't seem to separate him from the city.

"People see me as the mayor, so they see this TDD as the city's project. It's not complicated but if you don't understand the inner workings, I guess it can be confusing," he said in an earlier interview.

As the Lake Churns A Year Like No Other at a Lake Like No Other



Real Estate and Lake News with C. Michael Elliott

2020 has been a year of blessings. That may not be most people's first thought as they reflect on this past year. It has also been a year of fear, loss, upheaval, and unforeseen events. I feel we have been particularly blessed at Lake of the Ozarks.

As an unknown virus made its appearance during the first quarter of this year and traveled across the country; businesses, schools and events were closed or cancelled. At a time when most Lake area businesses were gearing up for the 2020 season, suddenly everything and everyone was in limbo.

As people began to realize that schools were not going to resume session and employers set up work from home situations, the nation collectively looked to areas where they could spread out, be safe and still possibly enjoy life while we waited to see what came next.

Those fortunate enough to own a home at the lake headed this way. Spring boating at the lake was at an all-time high with plenty of space to socially distance in the fresh air. Businesses cautiously opened. Memorial Weekend gave us widespread news coverage (all press is good press?) as the world learned about our piece of heaven here in the Ozarks and vacation rentals began to rapidly fill up. Property sales began to skyrocket with sales increasing over 100 percent during the summer months.

I know there have been terrible hardships suffered across the country. Loss of lives and loss of income has devastated many areas and many people. I feel we have been truly fortunate here at the lake to have an environment that allowed us to continue working and gave us an outlet to enjoy life and time with our immediate families. There

is a spirit of comradery among "Lake People"; a willingness to help one another and a common bond in our love of Lake Life.

As 2020 winds down and a vaccine seems close to being distributed for medical personnel and first responders, I pray that it is successful. I am thankful for so many things. I appreciate my clients who allow me to provide for my family. I am thankful for my work family of staff and agents who support me. I enjoy the Lake's extended Realtor family, all of whom also help me to be successful and to enjoy this business. I am grateful to live in such a beautiful and prosperous area as Lake of the Ozarks.

Merry Christmas and Happy New Year. I hope you all find peace and joy this season.

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. You can contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.



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SCORE needs help fostering small business

By Nancy Zoellner

The local SCORE chapter is looking for volunteers who want to give back to the community. They will do that by helping those who want to go into business or those who are already in business but need mentoring services. That assistance is provided free of charge.

Bruce Mitchell, the administrator of the local SCORE chapter, said they are looking for men and women with diverse backgrounds in business – and they don't need to be retired to get involved.

SCORE previously was an acronym that stood for "Service Corp of Retired Executives." However, in 2019 the name was changed simply to "SCORE" because volunteers were not only retired executives, but also people who were actively working. The nonprofit, which is affiliated with the Small Business Administration, provides mentoring and educational workshops nationwide.

"We currently have 22 volunteers in our local chapter and last year we had about 130 new clients so we really need more help. And we're really hoping to find people who might have a background in social media who would be willing to share their expertise," Mitchell said, explaining that SCORE has several levels of opportunities

for volunteers to provide assistance. "The local chapter also needs administrative volunteers – people who are willing to help keep the local chapter running by helping with any number of projects – everything from paperwork to serving on the chapter board."

Those who want to work with business owners are not just assigned clients and turned loose. Instead, volunteers are required take online training based on the work they want to do.

"If someone wants to become a mentor, for instance, there's a certain level of online training that they go through. If they're interested in putting on workshops, there's another level of training provided, and if they're a subject matter expert – someone like an attorney or CPA who wants to be available as a co-mentor when there's a specific need for that service – there's training for that too," Mitchell said.

A certain level of commitment is also required.

After meeting with clients, mentors are expected to enter notes into the system about when they met, how long they met, what they discussed, and what the follow-up steps should be.

"In theory, it's not supposed to be a 'one-and-done' type of

relationship. For instance, if someone needs help writing a business plan, the mentor would talk about the business plan process and then might say, 'Let's get together again next week and in the meantime, I want you to determine your competitive advantage – what sets you apart from the competition.' The mentor might also ask them to do a little research to find out who is in that same field and why should someone come to them instead of their competitor. Or they might discuss financial projections. Whatever the need might be, the mentor is to help them work through that process," Mitchell said.

Those who are interested in learning more should visit the website at www.lakeoftheozarks.score.org and click on the link to volunteer.

"Once they fill that out, their contact information is sent to our chapter administrator, who happens to be me, and then I'll contact the person and interview him or her to make sure they're a good 'fit.' We're not looking for people who are

looking to expand their business – SCORE is not designed for people who only want to generate leads for themselves," Mitchell explained. "SCORE is strictly designed for business professionals to help others succeed."

To that end, all volunteers are required to annually complete a code of ethics. Those who don't are dropped from the rolls.

Volunteers are also asked to take the two-hour online "SLATE" training course. SLATE stands for:

S – Stop and Suspend Judgment

L – Learn and Listen

A – Assess and Analyze

T – Test Ideas and Teach

E – Expectation Setting & Encourage the Dream

According to the SCORE website, the SLATE methodology ensures a consistent learning experience for all volunteers in all chapters.

Mitchell said that because of COVID-19 pandemic, SCORE is not currently providing in-person mentoring service. Instead, everything is being done

via email, telephone or Zoom. However, once the pandemic has ended, mentors and other volunteers will be matched geographically to avoid traveling. The Lake of the Ozarks SCORE chapter covers a large geographic area that encompasses Lebanon, Rolla, the Lake of the Ozarks area, Columbia and Jefferson City.

More on SCORE

• SCORE was launched in 1964 under President Lyndon Johnson.

• With the nation's largest network of volunteer, expert business mentors, SCORE has helped more than 11 million entrepreneurs since its inception.

• SCORE currently includes more than 10,000 expert volunteers who provide business mentoring and education in more than 250 chapters in 1,500 communities nationwide.

In 2019, SCORE mentors helped start 29,681 new businesses and create 97,387 new jobs. In the same year, SCORE also helped 67 percent of its clients to increase their revenue.

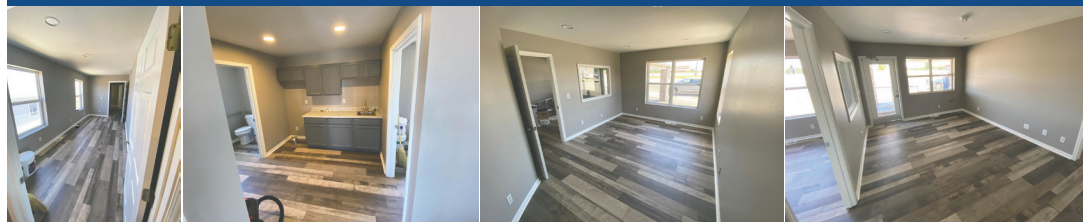


Gloves for Love

The Lake Ozark Police Department has kicked off its annual Gloves for Love campaign. The LOPD collects gloves, hats and mittens for children who might not have warm items for the cold winter months. The winter clothing is then donated to School of the Osage Heritage School before the Christmas break. Area residents who would like to help can drop off winter items at the Lake Ozark City Hall, 3162 Bagnell Dam Boulevard from 8 a.m. to 5 p.m. Monday through Friday. Helping decorate the tree with items collected so far are LOPD Officers Kelly Lowe (left) and Mark Kordula. Photo provided.



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Crossword Puzzle

THEME: DOCTOR'S ORDERS

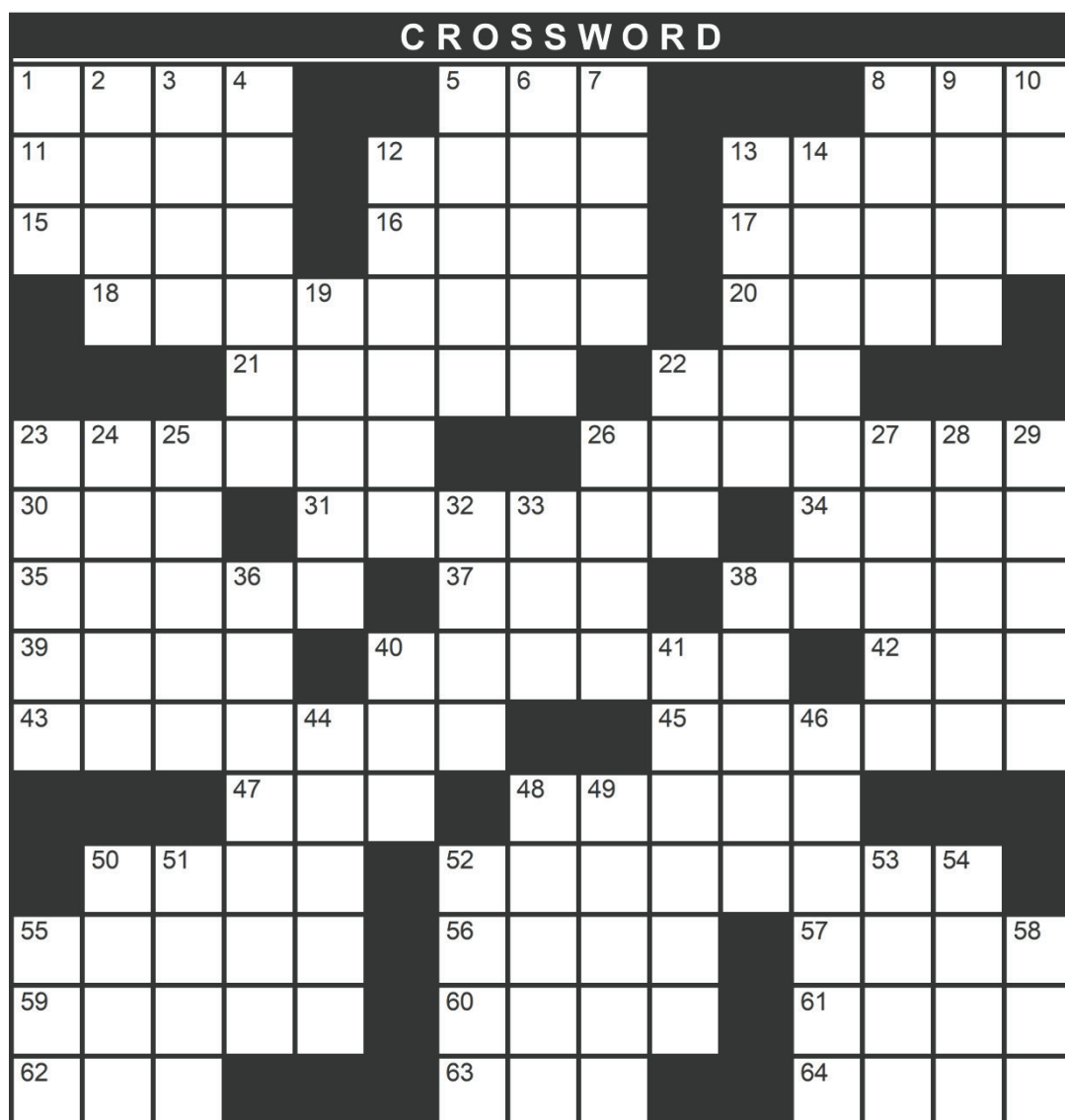
ACROSS

1. "Back to the Future" antagonist
5. Government Printing Office
8. Frugal driver's acronym
11. 1952 Olympics site
12. Afghanistan's neighbor
13. Letter-shaped girder
15. Wing-shaped
16. Narcotics agent, for short
17. Call it quits
18. *One way to improve health
20. She played a TV genie
21. Cunning
22. Golfer's goal
23. "Kiss the Cook" garment, pl.
26. Keyboard instrument
30. Prefix for before
31. Greek god's libation
34. Door-stopping wedge
35. Full of meaning
37. Fleur-de-_____
38. Do penance
39. Type of parrot
40. *Ask for procaine when at this office
42. *Unavoidable risk factor for many diseases
43. Rock grinding
45. *Take a spoonful of sugar to avoid this taste
47. Genetic info carrier
48. Aqua-lung
50. Criticism
52. *Annual _____
55. Fill with spirits
56. First rate
57. Purl partner
59. Vandalized a car
60. Coconut fiber
61. Bulgarian money
62. Filling station filler
63. More of the same
64. Water carrier

Solution page 22

DOWN

1. Feathery scarf
2. _____ of Man
3. Linseed
4. Do without
5. Last Supper cup
6. Break down or analyze
7. Fairy-tale beginning
8. Internet share-able
9. Stepping stone to gain
10. Greenwich time
12. *Use a scalpel
13. Like the Vitruvian Man
14. *Stay in bed
19. *Take antihistamines to avoid this kind of nose
22. A pop
23. *Eat one a day?
24. Rap sheet listing
25. So out it's in
26. *Worn until a bone heals
27. Piglet
28. Lightly color
29. Different spelling of emir
32. Horsefly
33. "Wizard of Oz" man
36. *Increase fluid intake
38. Elsewhere, in a courtroom
40. *_____ test
41. Maltreater
44. Tattooed
46. Gridiron position
48. Record a movie
49. Diogenes, e.g.
50. _____ market
51. Big name in chips
52. Show worry
53. All over again
54. In real-time
55. *It checks your heart health
58. Road crew supply



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Hottest Gifts for the 2020 Holiday Season

With Christmas upon us, we all struggle to find just the right gift. If you're searching for last-minute gift-giving ideas, here's a short list of some of the hottest gifts this season as compiled from retailer purchases.

NINTENDO SWITCH WITH JOY-CONS (HAC-001, \$425) New for

news and much more.

TCL SERIES 6 TV IN 4K (\$1,100) The 65" 4K offering from TCL includes QLED Quantum dot for better brightness and color volume, with Dolby Vision HDR (High Dynamic Range) for a more lifelike picture. Built-in THX certified game

sound from the four internal speakers featuring Dolby Audio. Built-in Bluetooth lets you stream audio from you connected device. Control the volume and content from a single remote.

THE LEGO TECHNIC GETAWAY TRUCK KIT (\$20) Let your kids

The Child, aka Baby Yoda, back in February. When you touch the top of The Child's head, you activate 25-plus sound and motion combinations, including happy sounds, giggles and babbles. The figure's head moves up and down, the ears move back and forth, and the eyes open and close. When you lay The Child down, it closes its eyes and takes a "Force nap." Order now and receive in January.

CURLIGIRLS (\$10) These col-



APPLE WATCH SERIES 6 (\$350) is topping lists of the best Christmas gifts of 2020. There are a lot of great smartwatches from brands like Garmin, Fitbit and Samsung, but the new Apple Watch Series 6 outpaces them easily. This smartwatch boasts a large always-on Retina OLED display that makes it easy to take calls and answer texts on the go. As a fitness tracker, the swim-proof Apple Watch SE offers heart rate and blood pressure monitoring, GPS tracking and advanced fitness tracking features just to name a few.

IPHONE 12 (\$880+) Prices



vary by model and carrier, plans and installed storage options. The world's iconic smartphone has a new version with 5G speeds and a new A-14 Bionic chip. Edge to edge OLED (Organic Light Emitting Diode) screen and Night mode on every model. The iPhone 12 mini at 5.4", and the iPhone 12 at 6.1" both feature the Super retina XDR display with Ultra-Wide and Wide lenses for the cameras, while the Pro model includes Telephoto. iPhone XS Max and Pro Max are 6.68" diagonally.



2020, the Switch features three play styles; TV mode, Tabletop mode and Handheld mode. It's 6.2 inch multi-touch capacitive touch screen lets you use it anywhere without the need for a separate display device over the built-in high-speed wifi adapter. Battery life is stated as 4.5 to 9 hours depending on the title being played. The detachable Joy-Cons allow for multiplayer, or single player when connected. Connect the Switch to the TV for a traditional console style experience. Attach the Joy-Cons to a grip accessory for a traditional controller feel.

AMAZON ECHO SHOW 8 (\$65)



Alexa comes to an 8" screen with stereo sound! The Echo show can provide video calling and messaging, movie trailers, tv shows, movies, news and more. The Echo Show can control compatible devices with your voice, as well as manage them on-screen. Alexa can help you with calendars, recipes, weather, traffic alerts, photos, audiobooks, reminders, music,



mode for big-screen play with no smear, lag or response time issues. Voice control with Amazon Alexa or the Google Assistant. Four HDMI input ports to connect all your devices, including one eARC to easily sync audio and video sources.

ROKU STREAMBAR (\$99) 4K/



HD/HDR streaming media player with premium audio includes the Roku voice remote when combined with an Alexa device. Enjoy all your favorite channels streaming in brilliant HD, 4K and HDR with sharp resolution and vivid colors. Big

build a super-rugged Getaway Truck with a powerful pull-back motor, huge chunky tires, heavy-duty bumper and an awesome color scheme with flame stickers! Combine it with



the Police Pursuit for action packed chases! Measures over two inches high, seven inches long and three inches wide. 128 pieces, for boys and girls seven and older.

Apple makes some of the best tech gifts, and the **STAR WARS THE CHILD ANIMATRONIC EDITION (\$59)** Hasbro



unveiled this now highly anticipated animatronic version of

lectible dolls feature Magi-Curl hair that instantly curls when you pull on it along with beads, hair bands and a clip. The longer you pull on the hair, the tighter the curl. Dunk the hair in warm water to watch it straighten and start all over for endless styling opportunities. Three dolls are currently available: Charli, the Pop Star; Hayli, the Ballerina; Bayli, the Birthday Girl.

AIR HOGS SUPER SOFT STUNT VEHICLE (\$30) This recharge-



able RC stunt vehicle is lightweight with an easy-to-use dual joystick controller. Its giant wheels can take on a variety of terrains, both inside and outside. The vehicle flips, does 360-degree spins, wheelies and rebounds off walls. And the wheels are made from foam, meaning no damage to walls, floors, baseboards or furnishings.

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

Property title theft rare but rising during COVID-19

By Dr. Jarrod Sadulski

Identity theft continues to be a major concern for citizens in the United States and around the world. According to one identity theft study, more victims are paying out of pocket for fraud and there has been an increase in new account fraud where someone opens a new account under a victim's name. This study found that the most common targets include mortgages, student loans, car loans, and credit cards.

Identity thieves who engage in property title theft often target people who own second homes, abandoned homes, vacation homes that are not consistently occupied, the homes of recently deceased people, and investment properties.

Last year, there was over 3.2 million identity theft and fraud reports, but that only includes what was noticed and reported by victims. In terms of cybercrime, the Insurance Information Institute estimates that

there is a loss to the global economy of \$445 billion per year.

While it is rarer compared to other forms of identity theft and cybercrime, it is important for homeowners to be aware of property title theft. Some experts believe that property title theft is one of the fastest growing cybercrimes in the United States.

How Property Title Theft Occurs

Property title theft occurs when someone fraudulently

obtains the title of a home or property through identity theft. The criminal steals the owner's identity, forges a deed to change ownership on the title of the property, and has that deed recorded by local authorities. Once the theft occurs, the criminal can sell or borrow against the property that is now in his or her name. Their goal is to make money on the home before the legitimate homeowner becomes aware that they are a victim. Victims may not become aware of the crime until a title search is conducted when the home is to be sold.

For homeowners who fall victim to this crime, it can be a challenging and costly process to defend the ownership of their property.

How Homeowners Can Avoid Becoming Victims

According to the Better Business Bureau (BBB), there are several steps homeowners can take to avoid becoming victims. Protecting personal information and being suspicious of unsolicited communication by someone asking for

personal information is important. Homeowners should also regularly check their credit reports and frequently review bank statements.

The BBB also recommends knowing when your bills are due and to be alert for home-related bills that stop arriving. Scammers will often change the address associated with victims' accounts, so homeowners won't receive their normal bills. Another warning sign includes receiving bills that were not for authorized expenses.

The BBB advises checking to see if your county offers consumer notification services any time a document is recorded involving your property. You can also periodically check with your local recorder of deeds for suspicious behavior.

Reporting Property Title Theft

If you become a victim of property title theft, file a complaint with the Federal Trade Commission and file a report with both local law enforcement and the FBI through their Internet Crime Complaint Center.



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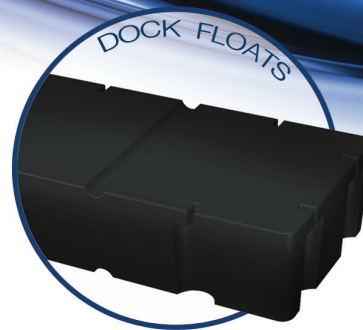
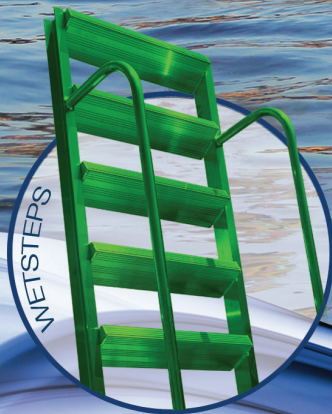
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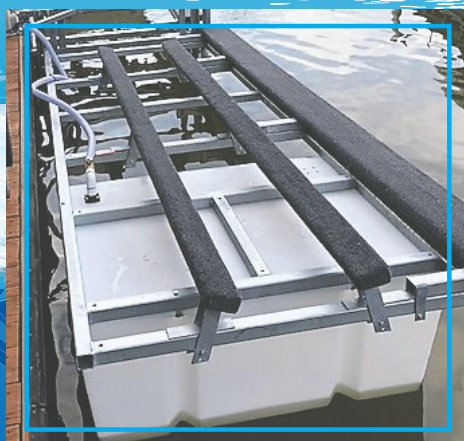


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