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VOL. 18 -- ISSUE 1

JANUARY, 2022

BOATING ON BACK



NEWS IN BRIEF



Go Slow This Winter

MO Dept of Trans. needs drivers. Pg. 10



So Long Social Media

How to delete an account? Pg. 16

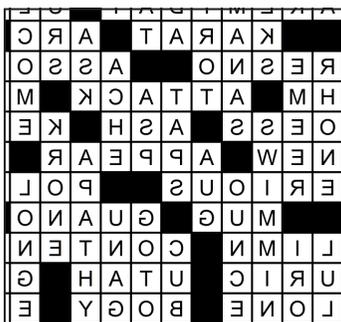


Minimum Wage Increase

The minimum wage goes to \$11.15/hr. Pg. 4

Gadgets & Gizmos

Techie tidbits for the Geek in us. Pg. 13



Crossword

Fill in the blanks on: 21 Solution: 23

Sports facility promises Lake Area boon

By Nancy Zoellner

The first step has been taken to bring a major year-round event venue to Lake of the Ozarks.

The Camden County Commission voted to enter into an agreement with Peninsula Development, LLC to move forward with a tax increment financing (TIF) proposal for the project. Peninsula developers and partners plan to build a 150,000-square-foot flexible event and indoor sports center and lodging facility on property off Route KK just west of Osage Beach.

Peninsula principal Dr. Dan Foster said this is the first step of many toward creating a community-oriented project that he believes will be a boon for Camden County, Osage Beach, and the entire lake area.

"It has taken time and money to put this together, but it has been worth the effort," Foster, a former Osage Beach alderman, said. "My family has been in Camden County for eight generations, and we want to give something back. The area has long wanted and needed a year-round event center. We are partnering with a major indoor sports group to build something that will be an enduring value for the entire lake community."

The Fosters said they purchased the land from the Duenke family in 2004. However, the economic downturn in 2008 stopped the project from moving forward, "and the Lake didn't really have much of a recovery until the pandemic. It's wonderful to watch what's happening now with this

huge burst of activity, but we're looking at this center as a way to continue the growth well into the future. We want to keep people here and give them a reason to keep coming back."

Dave Mashburn, owner and managing partner of Mashburn Development in Kansas City, has known the Fosters for 20 years

talked to them about sports venue anchored projects – mixed-use projects – and how that was a good year-round demand generator," Mashburn said, adding that after introducing the Fosters to a couple national sports venue management companies and conducting feasibility studies, which showed there was a mar-

Lake in January and February – and those numbers weren't just pulled out of a hat. We have hard numbers and physical examples of similar projects that were built and are run by the people we're working with. When people are at the Lake for the tournaments, they'll want to do something when they're not competing.



and is working with them on the project. He has held senior level positions with such companies as John Q Hammons Hotels and Resorts and Bass Pro Shops.

"I was involved when Mr. Hammons was going to bring a resort to Lake of the Ozarks and I started talking to the Fosters back then too. A few years ago, I reengaged with the Fosters and

ket at the Lake, they decided to move in that direction.

The Fosters said they're talking about basketball and volleyball tournaments, cheerleading and gymnastics competitions, "there are all sorts of possibilities. We are potentially partnering with the largest operator of sports tournaments in the country to bring thousands of people to the

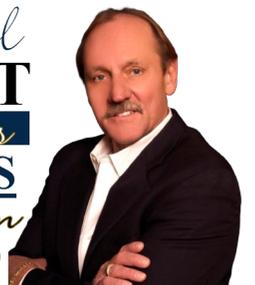
And that's where we'll have this symbiotic relationship with the greater Lake area. The tournaments will bring thousands of tourists to the Lake area in what traditionally has been their slowest time of year."

In November, the Fosters announced they were in the process of acquiring the Osage Beach *continues on page 17*

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Armchair Pilot

By Nancy Zoellner

TRAVEL IS EXPECTED to take another nose-dive on the heels of Joe Biden's ruling that everyone flying to the U.S. - including residents returning home - will need to show a negative COVID test



taken within one day of arrival. The new rule went into effect in early December just after the latest Omicron variant was reported in California. That person was fully vaccinated. Biden also extended the federal mask mandate on all forms of public transport through March 18, 2022. It was previously set to expire January 18. Biden said the new rules are designed to "protect the American people."

NORWEGIAN CRUISE LINE, which requires all passengers and crew members to be fully vaccinated and take antigen tests before boarding, returned to port with 17 of those on board infected with COVID. One - a crew member - was thought to have the Omicron variant. The ship, which carried more than 3,200 people, departed on Nov. 28 from New Orleans and made stops in Belize, Honduras and Mexico before returning. According to the cruise line, those who tested positive showed no signs of being sick.

THE CRUISE SHIP INDUSTRY just took another hit. In late December, the U.S. Centers for Dis-



ease Control and Prevention (CDC) said people should avoid traveling on cruise ships regardless of their vaccination status, according to a story on Skift.com, while also raising the COVID-19 travel health level

for cruise ships to 4 - the highest level possible. Their reasoning? COVID-19 cases in the country continue to climb due to the fast-spreading Omicron variant. Representatives with the Cruise Lines International Association said they were perplexed by the announcement since cases identified onboard consistently make up a very slim minority of the total ship's population. The fear of spreading the virus also triggered the cancellation or delay of thousands of flights over Christmas.

NEGATIVE COVID TESTS or antigen tests are required to get into France. In December, the government adopted the rule. Previously, vaccinated U.S. travelers and those who have recovered from COVID within the prior six months were allowed to enter by presenting a health declaration form. Now, unvaccinated U.S. travelers are not allowed to enter unless they are residents or traveling for work or schooling. In those cases, a negative COVID test taken within 48 hours of arrival and a seven-day quarantine is required. Unvaccinated minors are allowed to enter France but those 12 and older are required to follow the same guidelines as adults.

ADOPTING EVEN STRICTER regulations, as of November 1, only fully vaccinated travelers arriving by air can enter New Zealand. Any government-approved is acceptable. However, the last dose must have been administered at least 14 days before arrival. Those who fail to show proof of vaccination could face a fine of up to \$4,000. The country has an additional list of requirements.

IN THE MEANTIME, disruptive behavior on airlines continues. A woman who appeared to be drunk, could serve time for her bad behavior. The 43-year-old resident of Tennessee was arrested and after she attacked two flight attendants who stopped her from disembarking mid-flight. If convicted the woman could be sentenced to a maximum 20 years in prison and up to \$250,000 in fines. Some think the Federal Aviation Administration is all bluff. Although more than 5,700 reports of disruptive, dangerous behavior have been turned over to the FAA - more than have been reported in the entire 331-year history of recording unruly behavior - only 325 have reached the penalty phase.

BAD BEHAVIOR ONBOARD has risen to such a high level that the Transportation Safety Administration began offering self-defense classes to flight attendants and pilots last July. "Through this train-

ing program, TSA's Federal Air Marshals are able to impart their specialized expertise in defending against and deescalating an attack while in an aircraft environment," said Darby LaJoye, a representative with TSA. "While it is our hope that flight crew members never have need for these tactics, it is critical to everyone's safety that they be well-prepared to handle situations as they arise." During the training, flight crew members learn to identify and deter potential threats, and if needed, apply the self-defense techniques against attackers. The voluntary four-hour training is offered to flight crew members free of charge and is held at 24 locations around the United States. All active flight crew members for domestic carriers are eligible to register for the training.

CAUSING EVEN MORE concern is an increase in the number of people attempting to bring weapons on planes. On December 22, a Texas man was arrested after TSA agents found a .22 caliber handgun in a carry-on bag; a New York man was prevented from carrying his 9 mm handgun onto his flight, also



in a carry-on; and a Virginia man was arrested after TSA officers found he was carrying a handgun and gun magazine loaded with 15 bullets. The following day a Virginia man was stopped from bringing his 9mm handgun loaded with five bullets onto his flight; and a North Carolina woman was arrested after agents detected a handgun in her coat pocket; and on December 27, TSA agents detected two knives sewn into the middle of a child's stuffed animal. TSA agents in Florida said they have confiscated 658 handguns at airports across the state - this year alone. Chalking it up to forgetfulness or unfamiliarity with rules, the TSA reminded airline passengers that they can fly with firearms only in checked baggage and those firearms must be properly packed and declared at check-in. Travelers should also contact their airline for additional guidance and know what the gun laws are on both sides of the trip.

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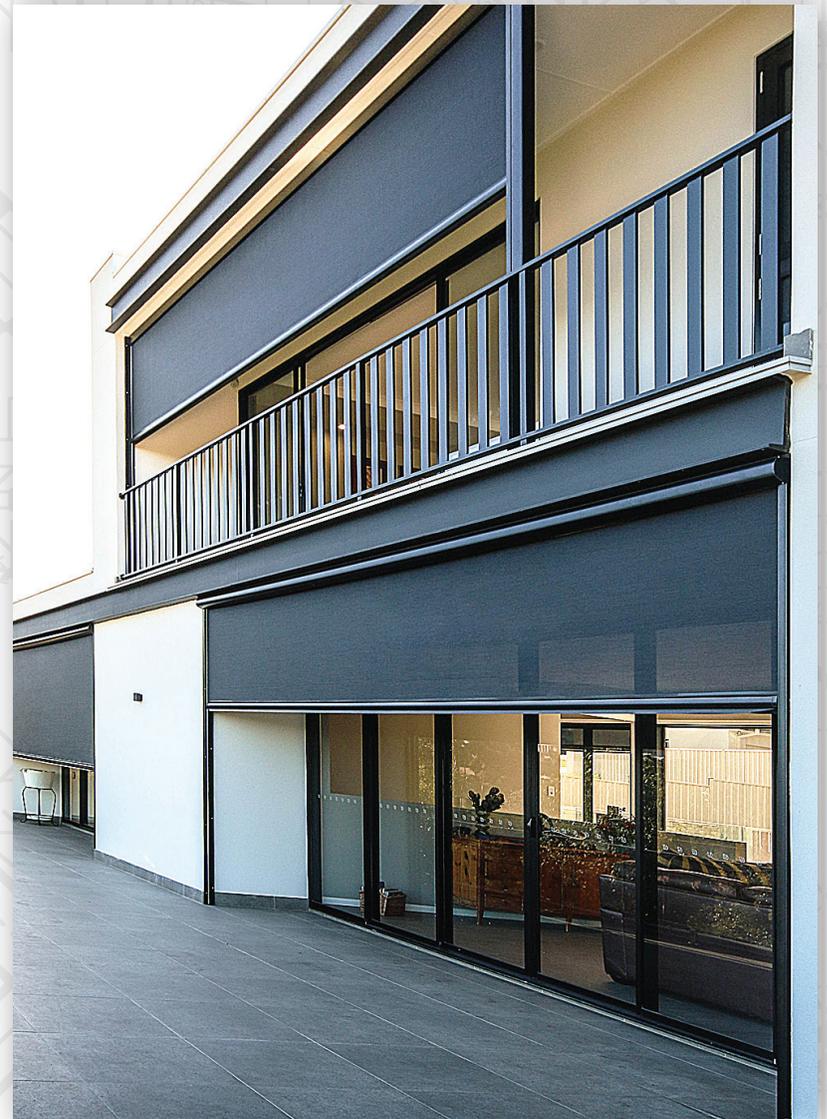
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Missouri's Minimum wage increases for 2022

By Nancy Zoellner

As of January 1, 2022, some minimum wage earners working for private businesses will see an 85-cents-per-hour increase on their paychecks. That's when the state's minimum wage increases from \$10.30 per hour to \$11.15 per hour.

Employers are required to pay tipped employees at least 50 percent of minimum wage or \$5.75 per hour, or any amount necessary to bring the employee's total compensation to a minimum of \$11.15 per hour. Missouri minimum wage laws do not allow an employer to pay trainees a sub-minimum wage rate that is less than the standard minimum wage. As in the past, overtime compensation must be paid at a rate of at least one and one-half times a covered employee's regular rate for all hours worked over 40 in a workweek.

The increase is part of a plan approved by voters in 2018 to gradually increase wages every year thru 2023 when, on January 1, the wage will rise to \$12 per hour.

However, there are a few exceptions. The law does not apply to employers engaged in retail or

service businesses whose annual gross income is less than \$500,000 or employers and employees engaged in agriculture. Those employers not subject to the

son proposed pay increases that would raise the pay for the state's minimum wage employees to \$15 per hour and also provide a cost of living adjustment for all state

state government facing turnover rates anywhere from 10-100 percent and vacancy rates from 30-100 percent, it is past time for us to make these investments in our

on them every day."

The recommendation will be included in Governor Parson's Supplemental Budget request to be introduced at the beginning of the 2022 Regular Legislative Session, which begins on January 5, 2022. The governor said he hopes it will be approved before February 1, 2022. His proposed salary adjustments will require General Assembly approval before they can go into effect.

If legislators approve the governor's proposal, approximately 15,700 workers of the state's 41,000 employees will see pay hikes. A large percentage of the state's minimum wage employees work in the Missouri Department of Mental Health and for the Missouri Department of Corrections.

Governor Parson has recommended three percent and two percent COLA increases for state employees in past budgets, yet Missouri state employees continue to be among the lowest paid in the nation. On January 1, 2022, state employees will receive a two percent COLA increase.

If the supplemental budget is passed early by the General Assembly, it will take effect on January 1, 2022. *continues on page 23*



minimum wage law can pay employees wages of their choosing. The law also doesn't supersede more favorable laws, nor does it interfere with collective bargaining agreement rights.

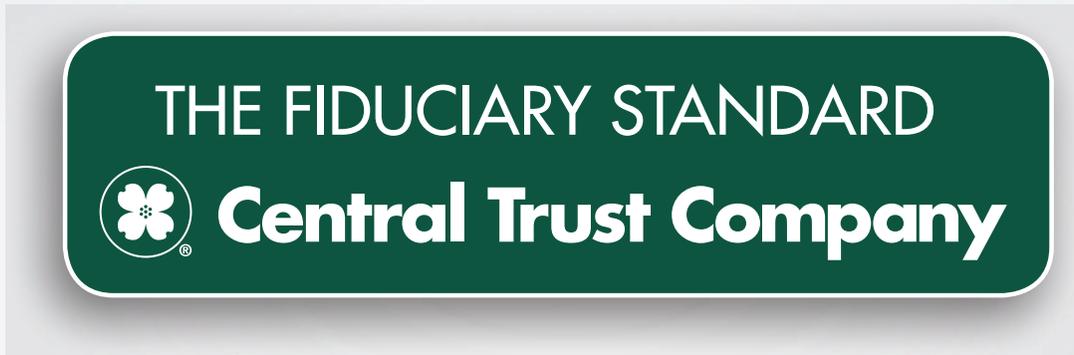
The law also doesn't apply to public workers. However, in early December, Gov. Mike Par-

son proposed additional wage increases to address wage compression that would occur with the new minimum pay rate, saying the pay increases are needed to recruit new employees and retain those already working for the state.

"With many positions across

state workforce, which remains one of the lowest paid the nation," Gov. Parson said. "Our direct care and front-line staff often make less than entry-level retail positions. These public servants have tough jobs and rarely receive the thanks they deserve, and communities all across the state rely

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January 6: 2022's Hottest Businesses, Markets & Trends

Will 2022 be a year of recovery or discovery? Or perhaps a bit of both? The start of a new year is the perfect time for small business owners and startups to learn the newest business trends and start-up ideas. Join this timely webinar, presented by small business expert and best-selling author Rieva Lesonsky, where you'll find out about America's changing demographics, attitudes, and consumer behaviors, and how your small business can best adapt and address them, such as:

- The industries that are booming right now and how small business owners and retailers can take advantage
- Which consumer behaviors have shifted, and how you can reach those customers
- How to pivot your small business to address those changing consumer demands
- America's changing demographics and what that means to small businesses
- The changes small retailers must make to survive
- Whether you're a startup entrepreneur or have owned your business for years, you'll want to learn how you can start your journey to recovery—and discovery in 2022.

January 13: Building a Hybrid Cloud for Your Growing Business

In today's business environment, entrepreneurs have more choices than ever in how to deploy technology. These decisions can be difficult to navigate with everyone promising IT nirvana. Unfortunately, it's easy to make a

scale your business.

Hybrid Cloud environments provide endless flexibility allowing you to build the technology foundation that's right for your business. Join this informative session and 'fireside chat' where we will explore options, approaches and limitations to the various types of technologies available in the market as you scale from a single server or cloud application to many.

January 18: Business Bookkeeping Basics

Bookkeeping is a critical element of your business's success. In this educational webinar Phyllis Johnson, owner & CEO of PKJ Consulting, will break down the bookkeeping process into simple terms so that you can begin keeping track of your numbers and move your business forward.

Understanding what bookkeeping is

Understanding the importance of bookkeeping for your business

Review of bookkeeping software to use

Making the decision to hire or manage your books yourself

January 20: 10 Key Steps to Grow Your Solo Business

Starting a business is not easy, but successfully building a business that brings in profit is even more difficult. So how can you grow your solo business into a profitable brand that will enable you to live the life you want to live? Join Ramon Ray, who has started four companies and sold two, as he shares his journey and best tips with you. Here are some topics Ramon will be covering:

- The power of FOCUS to grow
- How and why to delegate to others
- Time management - how to "get more hours" out of your

power

Why selling cheap is NOT good
And so much more

January 27: Getting the Most Out of a SCORE Mentorship to Help Your Business Soar

Mentoring allows people to grow and improve themselves. Goals are so much more attainable with mentorship and will leave a lasting impact in your local business community. In 2020, SCORE mentors helped start 45,027 businesses, create 74,535 non-owner new jobs and 119,562

total new jobs.

In celebration of National Mentor Month, Certified SCORE Mentor Suzanne McGrath will share insights into mentorship, best practices for working with and becoming a mentor, as well as discuss the challenges and successes she and mentee, Stephan Beauchene, work through together.

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Central Trust Company and Central Trust Bank of Sedalia donate \$25,000 to SFCC's capital campaign

The State Fair Community College Foundation recently received \$25,000 from Central Trust Company and Central Trust Bank of Sedalia for its Stronger Workforce, Greater Community capital campaign to help build the Olen Howard Workforce Innovation Center. The new building on the Sedalia campus will expand the college's capacity to meet the growing demand for technical workforce training and strengthen the communities it serves.

The Central Trust Bank has operated in Pettis County since 1883 and has a history of contributing to organizations and projects that improve the quality of life in the community it serves,

"The foundation and college are very grateful to Central Bank for this substantial gift to the Olen Howard Workforce Innovation Center," said Mary Treuner, SFCC Foundation executive director. "We appreciate their support of the work the college does in providing quality educational programs that keep our workforce strong and growing."

The campaign, Stronger Workforce, Greater Community: A

Capital Campaign for the Olen Howard Workforce Innovation Center and Center for Excellence was launched last year. The college broke ground on the new center in December 2020 on the site of SFCC's original buildings, affectionately known as Plywood U. Information about the project and ongoing construction is available at www.sfccmo.edu/OHWIC.

The Olen Howard Workforce Innovation Center and the Fielding Center for Excellence will increase the college's capacity to deliver workforce training by 200 percent and increase enrollment by at least 120 percent in career and technical areas. The new workforce training center will provide expanded lab and classroom spaces for training in welding and precision machining. Renovations to Fielding Technical Center will provide a Center for Excellence for industrial technology, leadership and supervisory skills and logistics training; space for the new pre-apprenticeship program; and a climate, refrigeration and energy control (HVAC) lab and an advanced manufacturing and robotics lab.

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Central Trust Company and Central Trust Bank of Sedalia recently donated \$25,000 to the State Fair Community College Foundation's capital campaign to help build the Olen Howard Workforce Innovation Center on the Sedalia campus. From left, are Mary Treuner, SFCC Foundation executive director; Dr. Joanna Anderson, SFCC president; Joe Fischer, SFCC Foundation president and capital campaign co-chair; Pam Henrickson, Central Trust Company vice president, relationship manager; Erica Petersen, Central Bank of Sedalia vice president, business development coordinator/marketing director; Sam Rathmann, Central Trust Company vice president and portfolio manager; Greg Eby, Central Bank of Sedalia president and CEO; and Steve Ellebracht, SFCC Foundation vice president and capital campaign co-chair.

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Work on Bagnell Dam Bridge continues

By Nancy Zoellner

It may be a while longer before the rehabilitation project on the Business 54 Bagnell Dam Bridge is wrapped up and traffic is allowed to cross over the dam.

Missouri Department of Transportation (MoDOT) District Engineer Bob Lynch said that's because 90 years of use caused more deterioration of the driving surface than they anticipated.

In an earlier interview, MoDOT Project Engineer Chris Graham also blamed winter weather. "You

put salt down to allow folks to travel and then the ice and snow melt and you've got salt residue getting down into the cracks and sitting there for years. Anyone who has used salt on the driveway knows how it can deteriorate concrete."

Lynch said that required them to go deeper into the deck. They were expecting 3 to 4 inches of material would have to be removed but instead we're removing 4 to 6 inches.

"It's originally 13 inches deep so nearly half of it was bad, and

in some areas we're getting down to the rebar. Once you get that deep you have to make sure you get underneath the rebar so when you pour, you're getting complete coverage around the bar," he explained, adding that as of late December, the contractor had completed all the major deck pours. "There are joints across the pavement that are roughly every 60 feet and a couple had to be replaced, which was also part of the project, so we still have some small concrete pours around

those and about 2 feet on either side of that expansion joint. Then we have sidewalk and curb repairs, which are the last things we have to do. We're hopeful that we're close to completing the project, but we can't give a date yet because of the unpredictability of the weather."

Although the most recent go-around of COVID impacted the workforce in general, Lynch said didn't think it had caused any delays on the bridge project, "but that could be another hurdle."

Lynch confirmed that when the route is opened back up to the public, the bridge will have an 18-ton weight limit, down from the previous 40-ton limit. Signs informing drivers will be posted at both ends of the bridge and also along the road leading up to the bridge.

"We're hoping that with these repairs and the new load limit, we'll be able to get another 15 to 20 years out of the bridge. Then it will have to be replaced and that could be a yearlong project," he said.

In an earlier interview, Lynch explained that while most people think they're driving on the dam, they're actually driving on a separate bridge held up by girders, which are supported by a foundation attached to the dam.

"You can see the structure if you go below the dam and look for it. It's just like a normal bridge, except it's attached to the dam as opposed to sitting on the ground," he said, adding that the bridge was built in unison with the dam. "When Union Electric (now Ameren) was creating the Lake, they formed an agreement with the Missouri Highway Commission for all the bridges that would be needed - this one, on Highway 54 in Osage Beach and in Camden-ton, and the bridges on Highway 5 - those were all set in place. The agreement for the bridge over the dam states that Ameren will maintain what I call the substructure of the bridge - the girder portion - and we maintain everything above that, which includes the deck and the barrier walls. There are a few more details, but that's a quick description of who is responsible for what."

In the meantime, no other roadwork will start until March, when safety projects on Highway 54 between Lake Ozark and Eugene will begin. That work will include J-turns, offset right turns, and other safety measures at in-

tersections. Lynch said the contractor has until the end of 2022 to complete the project.

"They decided to wait and do everything next season so they'll probably get started on that as soon as the weather breaks to make sure they get done in time," he said.

MoDOT will also be working on several "asset management projects. We have two paving projects - Route 54 from the Grand Glaize Bridge east to 242 and Route 42 will get overlaid. Route 52 in Miller County from 17 north to 133 by St. Elizabeth is getting overlaid with 2-foot shoulders with rumble strips. Highway 7 from Camdenton to Richland is going to get an overlay with 2-foot shoulders so we're finishing up some of those corridors that were started over the years."

MoDOT may also do some striping in 2022. Lynch said major routes like Highway 54 and Route 5 are typically repainted every year. Secondary routes - lettered routes and numbered routes that don't see a lot of volume - are restriped every other year, but last year they struggled to get paint because of COVID and the availability of supplies.

"The glass beads used in the paint to reflect light are made in Texas by using oxygen. Since 2020, oxygen supplies have been sent to hospitals where it was needed for patients, which is a higher priority than making glass beads. Because the beads were made in Texas, which was impacted by the hard freeze last winter, there was another delay in production. We still got supplies but they were limited, and we never knew when we'd get them. As a result, some of our striping projects across the state were interrupted by that shortage," he said.

A reflectometer will be used to measure the reflectivity of striping on roads that didn't get repainted as scheduled.

"We use the reflectometer when a contractor is putting a new stripe down to make sure we're getting the quality of product in the stripe. We use the same device in following years to check the stripe. You put it in the back of a pickup truck, and it gives us a number so, for instance, on new pavement markings we expect to have a reading of at least 300 for white and 225 for yellow. Once it gets down below 150 for white, that tells us that stripe needs to be redone."

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Staff shortages could make for a slow go this winter

By Nancy Zoellner

Motorists might find it more difficult to navigate some state routes during this year's winter weather. That's because the Missouri Department of Transporta-

tion (MoDOT) is short on manpower – especially snowplow drivers.



tion (MoDOT) is short on manpower – especially snowplow drivers.

According to MoDOT District Engineer Bob Lynch, while they have enough drivers statewide to take care of the first 12-hour shift, they don't have enough to cover the second.

"Every building is a little different but across the state we're still hundreds of people down so if there's a statewide storm, we're probably not going to have enough people to help each other out. Our turnover has always been high but this year it's worse. We have a 12 to 14 percent turnover rate. We're losing about 85 employees a month across the state which equates to losing around 800 employees this year," he said.

Some of those are due to employees retiring. However, others are leaving to take higher paying jobs elsewhere. The starting pay for a MoDOT driver had been \$14.75 per hour. It was recently raised by the Missouri Highway and Transportation Commission to \$15 per hour. However, drivers can go to work in Kansas and earn \$25 an hour. In Illinois, IDOT drivers start at \$20.55 per hour.

Typically, MoDOT hires a few

hundred seasonal workers to help with snow and ice removal, but this year even that has been a struggle.

"The commission is looking at the pay, but staff shortages are a

said they are also in good shape.

"I'm two people short from being fully staffed – one person in utilities and one person in transportation – but I have three interviews lined up for January

problem that everyone seems to have this year. It makes you wonder where everyone has gone," Lynch said.

MoDOT is not alone in its hiring dilemma. According to the U.S. Bureau of Labor Statistics, in October (the latest numbers available), 4.1 million Americans, or 2.8 percent of the entire workforce, quit their jobs.

Local road districts are in a better position. Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, said they are fully staffed and have snow help on reserve.

"We have four drivers who come in if they're needed. Usually, we don't need them but if we have a three-day event like we had last year, I'll pull them in to give the regular drivers a break," he said.

Although pay is based on several factors including experience, HBSRD drivers typically start at \$15 to \$16 per hour. "But once they get trained, we get them bumped up to the \$17-\$18 range to keep them. We invest too much money in training to have them leave," Luttrell said.

Matt Michalik, public works director for the city of Lake Ozark,

6," he said. "I also have two guys who live nearby and who help during the summer season. They both said if I ever needed them for snow removal to give them a call, but normally I shouldn't need to do that."

Starting pay for employees of the city's street department is \$13.51 per hour.

Attempts were made to get the same information from both Camden County Road and Bridge and the Osage Beach Public Works Departments but calls were not returned in time for the deadline of this issue of the Lake of the Ozarks Business Journal.

The good news from the Bureau is that number of people leaving their jobs is down 0.2 percent from September. The BLS showed 235,000 job openings in October 2021 in Missouri, a 7.6 percent increase over October 2020. For an employment situation summary, visit <https://www.bls.gov/news.release/empsit.nr0.htm>.

In the meantime, to drive for MoDOT, applicants must be 18 years old and have a CDL. However, MoDOT is offering training to help applicants get their license. Visit MoDOT.org for information on job openings.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Make sure your business is ready for 2022!

As we crawl out of 2021 to a hopefully better 2022, we wanted to talk about our 5-STEP BUSINESS IMPACT METHOD™ that can help your business. It's a powerful tool to use to get what you want!

----- THE EXERCISE -----

WHAT DO I WANT?

January / February / March
(90-ish days)

5-STEP BUSINESS IMPACT METHOD™

WHAT DO I WANT FOR MY BUSINESS IN THE NEXT 90 DAYS?

What's one specific and measurable goal that you want to achieve?

WHO DO I NEED TO BE TO MAKE THIS HAPPEN?

This is the hardest question and arguably the most important. It points the responsibility and accountability squarely on you - not another person. Words like "committed," "focused," and "open-minded," should come to mind. Write your answers down and make a commitment to be who you need to be to get what you want.

WHAT SPECIFIC ACTIONS MUST I TAKE TO MAKE THIS HAPPEN?

List them ALL - every single important action that you need to take. This will help you prioritize your calendar and what you say "yes" to over the next 90 days.

WHAT AM I WILLING TO SACRIFICE TO GET WHAT I WANT?

I learned this from Donald Miller, author of Building a StoryBrand. Accomplishing any goal requires sacrifice of some kind, yet we usually fail to identify it in writing our goals. Pinpointing what you need to sacrifice and documenting it, reinforces what you need to do and NOT do to accomplish your goal. These are two very different things.

WHAT WILL BE THE OUTCOME AFTER 90 DAYS IF I SHOW UP AS THE PERSON I NEED TO BE 100%, EXECUTE THE ACTIONS I COMMITTED TO TAKE, AND



Sandy Waggett

SACRIFICED WHAT I SAID I WOULD SACRIFICE?

This is NOT restating your goal. There's a reason you have the goal in the first place ... so what are all the positive outcomes/results that you will see when you get what you want? This reinforces and documents the rewards you can expect. It provides continued motivation through the 90-days in anticipation of the outcomes.

If you apply this methodology to any area of your business or life, it will dramatically improve your results.

The difference with our 5-STEP BUSINESS IMPACT METHOD™ is that this model requires you to describe the person you need to be (AKA changed behaviors), the sacrifices you will have to make, and it requires you to lay out the reasons you have the goal in the first place ... the positive results that will happen when you get what you want.

No other method I've ever seen encapsulates all of these elements - it's powerful!

If you try it for the new year, I'd love to hear how it goes for you.

Facebook: <http://Facebook.com/put-thewebtowork>

Twitter: @PutTheWebToWork

Blog: <http://put-the-web-to-work.blogspot.com>

Sandy Waggett, Owner, MSW Interactive Designs

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Lakebusjournal@gmail.com**

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

Ameren Missouri's Lake of the Ozarks Eagle Days

Get out your binoculars, coats, hats, and gloves for one of the most popular winter events at the Lake of the Ozarks. Ameren Missouri's Lake of the Ozarks Eagle Days will return for its 19th year at the Lake on Saturday, January 8, 2022. The first live eagle program held in 1999 attracted 651 participants. In 2019, more than 3,700 people attended to make it one of the most successful Eagle Days in years past.

A variety of activities will be offered at different locations:

The Encore Lakeside Grill & Sky Bar (Located at The Lodge at Port Arrowhead)

- Dickerson Park Zoo presents two shows rotating hourly at 9:30 and 11:30 a.m. and 1:30 and 3:30 p.m.

- Coloring & Photo Contest

- drop off only - no coloring activities available on site

- Vendor Booths and activities

- Scopes for viewing eagles in the wild

- Other activities to be announced

Visit lakeoftheozarkseagle-days.com for a complete schedule and updated information.

The event is made possible through a partnership between Ameren Missouri and the Lake Area Chamber of Commerce, Lake of the Ozarks Convention and Visitor Bureau, Osage National Golf Resort, FaceLift Design+Print, The Encore Lakeside Grill & Sky Bar, The Lodge at Port Arrowhead and Missouri Master Naturalist - Lake of the Ozarks Chapter. In addition, more than 60 area businesses and organizations come together to make this event possible and remain free to attend.

Safety protocols will be followed; more details about those will be available on the website and Facebook page. Don't forget - bring your binoculars!



your photo for promotional purposes.***

To Enter

ONLY 5x7 COPIES WILL BE ALLOWED FOR CONTEST ENTRIES MAILED OR TURNED IN Photograph an Eagle(s) in the

at Regalia Hotel & Conference Center before or during Ameren Missouri's Lake of the Ozarks Eagle Days event on January 8, 2022. Contest will end at 3:00 pm on January 8, 2022. Be sure contact information is legible and

gift cards to local eateries. Entries will be judged by a panel of non-professional photographers from the Lake area community; entries will be judged on the basis of color, clarity and creativity, capturing wild eagle(s) in their natural environment; no Photoshop or edited photos allowed. Eligible photos will have been taken within the last calendar year. Previous entries are not eligible.

Enter Coloring Contest

Entry: Contest open to children ages 12 and under; void where prohibited. One (1) entry per person.**By entering the coloring contest you are giving Ameren Missouri's Lake of the Ozarks Eagle Days permission to use your coloring page for promotional purposes.**

To Enter Click and download the picture of the Eagle for your age at: lakeoftheozarkseagle-days.com

Color the Eagle however you like and return your entry to:

Coloring Contest c/o Lake Area Chamber of Commerce, PO Box 1570, Lake Ozark MO 65049

You may also drop it off at Regalia Hotel & Conference Center during the Ameren Missouri's Lake of the Ozarks Eagle Days event on January 8, 2022. Contest will end at 3:00pm on January 8, 2022. Be sure contact information is legible and include name, address, phone number, and email address so that contestants may be notified. NO COLORING ACTIVITIES WILL BE HELD ONSITE THIS YEAR, ONLY DROP OFFS.

Judging

Entries will be judged after the 2021 Ameren Missouri's Lake of the Ozarks Eagle Days event and one prize will be awarded in each category: ages 2-7 years old and ages 8 - 12 years old. Entries will be judged on the basis of creativity.

Winners

Winners will be notified by mail and will be listed on www.lakeoftheozarkseagle-days.com. One winner will be chosen for each age and awarded a Bridal Cave Family Pass (good for 2 adults and 2 children). Prizes will be awarded after the judging takes place following the event and winners will be contacted at that time. For a complete list of winners, write to the Lake Area Chamber of Commerce or visit www.lakeoftheozarkseagle-days.com following the event.



Osage National Golf Resort

- Live Eagle Programs presented hourly from 9 a.m. to 3 p.m. by World Bird Sanctuary

Bagnell Dam River Access

- Scopes for viewing eagles in the wild

- Free hot chocolate and burn barrels

- Other activities planned

Willmore Lodge

Enter the Amateur Photo Contest

Entry: Contest open to anyone ages 13 and over; void where prohibited. No professional photographer entries allowed - Amateurs only. One (1) entry per person. **By entering the photo contest you are giving Ameren Missouri's Lake of the Ozarks Eagle Days permission to use

wild and print out two 5x7 copies of the SAME photo and mail to:

Eagle Days c/o Lake of the Ozarks CVB, PO Box 1498, Osage Beach, MO 65065

OR Email to: michelle@faceliftmo.com

If mailing, your entries MUST be received no later than January 8, 2022. You may also drop off two copies of your 5x7 photo

include name, address, phone number, and email address so that contestants may be notified.

Judging

Entries will be judged following the 2021 Ameren Missouri's Lake of the Ozarks Eagle Days event and one prize will be awarded for a Grand Prize, 1st and 2nd runners up. Prizes are different denominations of dining

Lake Ozark brings new building inspector onboard

By Nancy Zoellner

With the possibility of a casino coming to town, Lake Ozark city officials said they have been inundated with calls from developers. Since sending a six-page "Hospitality and Entertainment Complex Request for Information/Proposals/Qualifications" to more than a dozen developers throughout the Midwest who specialize in retail, hospitality, and entertainment similar to Branson's, as well as to housing developers nationwide, they've received even more.

"In fact, we've gotten calls from some folks we hadn't even contacted, so apparently the questionnaire is getting passed around among the development community," City Administrator Dave Mitchem said. "Whether it results in anything remains to be seen. When they come in, we'll just have to review them to determine if it's just an expression of interest or whether we have someone with the capability to do the development."

He also said since responding to the questionnaire, which was also posted on the Missouri Municipal League's website and others, is strictly voluntary, they all realize they might not get any responses to their RFP.

"They don't have to respond. We would like them to - we feel we've made the case of the benefits of joining hands with us but there's nothing that obliges them to do so. A number of the calls we've been getting since sending the questionnaire have been from developers who are early in the process and just need answers to questions. It will be interesting to see how many are early in the process and how many are developing a plan they'd like to share," Mitchem said.

In late October, the Osage Nation issued a press release saying they had purchased 28 acres in the city and planned to spend some \$60 million to build a casino and entertainment complex that would include a hotel and restaurant. The land is at the intersection of Bagnell Dam Boulevard and the Osage Beach Parkway where the now-vacant Quality Inn sits.

To better prepare for the future, the city hired Brian Duncan, a lifelong Miller County resident and former county commissioner, as its new building inspector. His first day was Monday, December 20.

According to Assistant City Ad-

ministrator Harrison Fry, Duncan was chosen from 25 who applied for the job during two rounds of advertising and five finalists. The hiring committee consisted of Fry, City Treasurer Karen Hughes, and Charles Misenheimer, former Lake Ozark building inspector who now handles building inspections for the Lake Ozark Fire Protection District.

Fry said Duncan was chosen for his decades of local experience in the building trades and his communication and interpersonal skills, adding that the two would be working together until Duncan becomes more familiar with the city's building processes and local ordinances.



"He has been independently studying the building codes since his initial application. The City of Lake Ozark is a member of the International Code Council, which provides us with many resources for training; it is our mutual goal that Brian will pursue an inspector's certification in 2022. Because of the close working relationship between the city and Lake Ozark Fire Protection District, he has their very skilled staff as an available resource for technical issues as well," Fry said.

At their December 14 board meeting, aldermen approved the first and second reading of an ordinance changing the classification of the building inspector's job from Grade 4 to Grade 6 to "more accurately reflect the job duties and responsibilities of the position."

Based on the current pay plan

adopted by the city, a Grade 4 position is ranged from entry level - minimum qualifications, new employee - from \$32,002.04 annually or \$15.39 hourly to \$46,996.07 annually or \$22.59 hourly. A Grade 6 position is ranged from entry level \$36,801.54 annually or \$17.69 hourly to \$54,04.30 annually or \$25.98 hourly.

At the meeting, Fry told the board that Duncan's acceptance of the job was contingent upon approval of the ordinance. He also reminded them that the city began advertising the position soon after former inspector Greg Griffin left. However, after discussing the position with several candidates and offering it to two, they found

the salary range was making the job less competitive.

"We reviewed this with the Budget Committee, and they requested we research comparable pay ranges and discuss amending the salary if needed. The MML provided the city with the wage summary, which I further broke down to show comparable cities based on population and budget. While the starting ranges for other positions was amended earlier this year, given that there is only one inspector position and it experiences less turnover, the issues with recruitment were less apparent," he said. "As we have increased the number of building projects and local contractors over the past several years, the position's scope of responsibility has also increased. And with the announcement of the casino, it could increase even more."

"Insurance Talk"

What is Cyber Insurance, and Do I need it for my Business?



Nick Kruse, RWCS

Cyber insurance, or cyber liability has become a topic of concern for many of our clients. As businesses grow, they look for viable options in handling customer information and running daily operations. In addition to growing, many are finding ways to pivot in reaction to Covid-19, they find cloud-based platforms as a resource of working remotely. As these companies turn to technology to meet their needs, the cyber security threat grows.

According to the FBI's Internet Crime Complaint Center, there was a 69 percent increase in the number of cybercrime reports it received from 2019 to 2020. On average, the FBI received 2,000 cybercrime reports per day in 2020. The number of reported claims has increased year over year and look to do so again in 2021.

Cybersecurity breaches are often a result of cyberattacks, but Verizon's 2020 Data Breach Investigations Report shows that's not always the case. The report found that these were the top causes of data breaches in 2020:

1. Hacking: Hackings allowed unauthorized entities to access and steal data by defeating businesses' cybersecurity measures.

2. Errors: The specific nature of the errors varied, including weak employee passwords and system failures that allowed access to unauthorized third parties.

3. Social attacks: Social attacks included phishing scams as well as the more advanced spear-phishing scams that target one individual, business, or organization in particular.

4. Malware: Actors of breaches used malware to install backdoor access to company data.

5. Misuse by authorized users: Some breaches resulted from insiders with authorized access deliberately abusing their companies' systems for financial or personal gain.

6. Physical actors: Physical actors who stole devices that held sen-

sitive data also caused a significant number of breaches.

So what is Cyber insurance?

Simply put, it's a policy that helps protect an organization or business from the backlash of a cyber attack or hacking threat. Having a cyber policy doesn't do anything to protect from having an attack. But when there is a cyber-attack, a cyber policy will help minimize the fallout and business interruption, and help mitigate the financial costs associated with the recovery of information.

Who needs a cyber policy?

The short answer is nearly every business. If your business sends and stores information pertaining to customers or staff, financial data, or intellectual property, you could be a target for a hacker. That kind of information can be very valuable to a cybercriminal. But there's more to think about than just the cost of recovering information. What if you can't operate because of the breach and you're unable to create an income? A cyber policy also could provide coverage for potential business loss and extra expenses that may occur during the period of business restoration.

If you're concerned or still have questions about your exposure to a cyber threat for your business, I would encourage you to ask your agent if a cyber policy is right for you.

Nick Kruse has a RWCS designation and works at Golden Rule Insurance in Osage Beach. For additional comments or questions, he can be reached at 573-348-1731 or by email at nkruse@goldenruleinsurance.com.

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TECHNOLOGY AND LIFESTYLE

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Meeting Owl Pro

Just in case you haven't gone back to the office—and you're not tired of meetings yet—here's the Meeting Owl Pro. This handy desktop device has a 360 degree camera (the Boss can see my messy apartment) with auto-focusing 1080p quality and circumferential audio through 8 microphones. The cameras automatically focus on the person speaking (in case your child wants a drink) to "foster active collaboration and increase participation". It works with virtually any web-based video conferencing platform. **\$999 Amazon.com**



Retro Gaming Consoles

Are you yearning to rediscover your youth, go back and experience gaming in all of its 8-bit glory? Wait no longer, because you can now buy and re-live those days with the Commodore 64 Micro (functions like the original) with its 64 included games. Or choose the Amiga A500 Mini with its 24 retro games including Simon the Sorcerer, The Chaos Engine, Worms, Alien Breed 2D, Another World, Arcade Pool, ATR: All Terrain Racing, Paradroid 90, Pinball Dreams, Project-X: Special Edition 93, Qwak and more. **\$140 Amazon.com**



iHealth Wireless Thermometer

If you think you have a fever, but you thirst for more precise measurement, look no further. The iHealth wireless no-touch thermometer uses a smart chip with an optimized algorithm to precisely measure your temperature using three ultra-sensitive sensors. Track your readings (up to 99) with the Android app via Bluetooth. Features a single-button control-- the quiet vibration alert makes the infrared thermometer ideal for quickly taking the temperatures of sleeping children. **\$40 Amazon.com**



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Lake Regional Health System announces Becky Watson, M.D., FACOG, has rejoined Lake Regional Obstetrics and Gynecology in Osage Beach. A board-certified OB-GYN, Dr. Watson also delivers personalized birth experiences at Lake Regional Family Birth Center in Osage Beach.

“Dr. Watson has a passion for helping women lead full, healthy lives,” said Dawn McGuire, manager of Lake Regional Obstetrics and Gynecology. “She began practicing at the Lake of the Ozarks in 1989, and we are thrilled she is back in the area and rejoining our team.”

Dr. Watson cares for women in all stages of life. She has a special interest in high-risk obstetrics.

“I take time to listen and feel strongly that medical care should be individualized,” Dr. Watson said. “It’s important to me to meet women’s health care needs one-on-one.”

Dr. Watson earned her medical degree from the University of Missouri - Kansas City School of Medicine. After more than 30 years of caring for women and their babies, Dr. Watson still feels awe each time she helps welcome a newborn.

A Matter of Trust

Risk Tolerance: Choosing Between “Eating Well or Sleeping Well”



Bart Schulte, MBA, CWS®
Vice Pres. & Sr. Portfolio Manager

If someone asks about your risk tolerance, what exactly are they asking? There is a wide range of acceptable answers— some of which are more startling than others.

Yet, no matter what your individual risk tolerance might be, as investment professionals we meet the needs and objectives of our clients no matter where they fall on the scale.

Investing is, and will always be, a balancing act between “eating well and sleeping well”. For our clients to reach their goals and objectives with their funds, especially if they are a bit late to the game in investing, may cause them take on more risk (normally defined as additional equity exposure) to “eat well”.

Why is this?

Equities have a higher expected return and so it is easier for them to reach the aspirational amount they desire. While “normal”, equities tend to be more volatile in the short term and investors have to be compensated for this “bumpy ride”.

Clients who do this may not count on the sleepless nights along the way as their portfolio feels like they are riding a rollercoaster as equities really do experience that expected volatility. The problem is, these sleepless nights occur when the market is at its “scariest” (think dot-com bubble, housing bubble, COVID breakout, etc.). The exciting part is when our “fight or flight” defense mechanism kicks in—a client might give us a call, wanting to go to “cash” at the worst possible time.

For example, someone who sold on March 23, 2020, the bottom of the COVID crisis when it appeared like we were going to replay the Great Influenza of 1918, has seen their cash holdings *hardly move* (yet they were sleeping well) while equities since then have more than doubled.

It is important that if you are investing to take on only enough risk to meet your goals and objectives. Also, expected returns should not define your risk tolerance, talking to an investment professional will bring awareness to the fact that a decision must be made to accept the returns that your risk tolerance dictates. If this means you need to save more, work longer, or spend less in retirement to reach their goals then so be it.

Investment research shows a diversified approach oftentimes yields a more comfortable ride and if you are comfortable you are more likely to continue investing. Perhaps if your sleep is more peaceful, you can stay invested—thereby improving the chances of successfully accomplishing your long-term retirement goals. That is a “win” in my book!

The next time someone brings up the topic of “risk tolerance”, don’t be alarmed. You can confidently help guide the discussion and be a trusted resource.

Central Trust Company believes good planning comes down to listening to your needs and proper preparation. To learn more about our Financial Planning and Investment Services, please contact Bart Schulte at (573) 302-2474 or bart.schulte@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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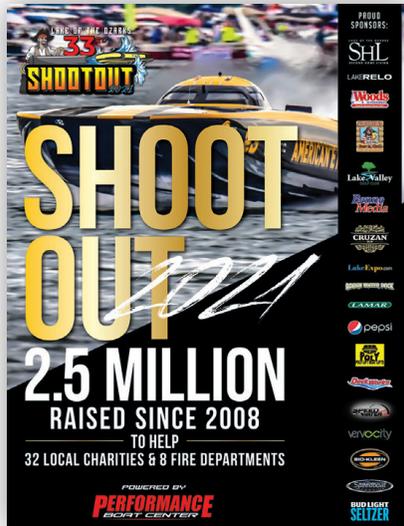


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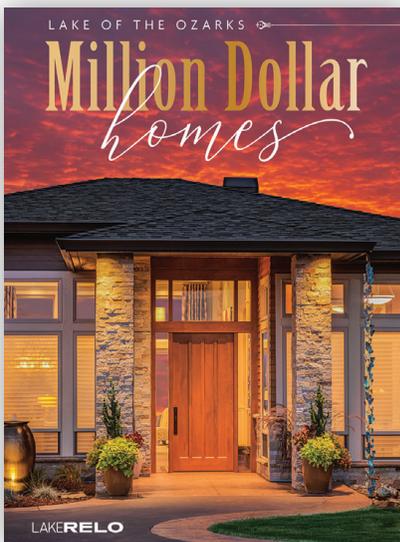
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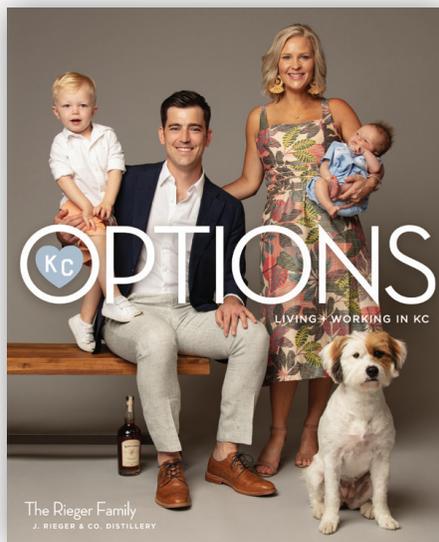
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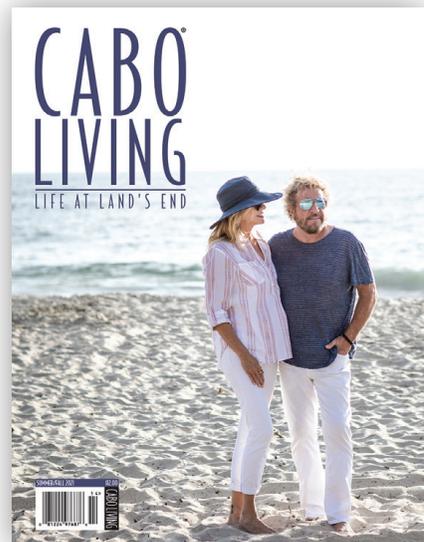
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Cabo Living
Published three times a year

For more information about our luxury periodicals, please check out any of our websites.



Saying So Long to Social Media

If you're like the many who have grown tired of social media and their scams, misinformation, hateful comments and affronts to personal privacy—deleting accounts can be tricky—they don't actually want to see you go.

You'll find the last thing you like least about many of them is the overly-complicated steps you have to complete to get rid of them.

INSTAGRAM – Set up as a mobile-only App, Instagram doesn't allow for account deletion from a phone. You have to access it through a web browser like Explorer or Chrome. Like some others however, you can't actually delete your account with a single step.

Start by disabling by clicking the "person" icon at top right and choosing "Settings". At the bottom of this page, you'll see an option to temporarily disable your account. Then, to permanently delete your account go to: <https://instagram.com/accounts/remove/request/permanent> and click "Permanently Delete My Account".

FACEBOOK – If you have delet-

ed your account previously—then reconsidered—you may have noticed upon reactivation it's like it never happened, everything is exactly as before. Facebook doesn't actually remove your information when you delete, it merely hides your information from searches and friends. Getting rid of Facebook is complex.

Consider downloading your files first—and you should do this even if you don't delete the account. You may not have local copies of your data. Go to "Settings", then "Your Facebook Information" then click "Download Your Information." They will email a link to you so you can save your data locally before you go.

To get rid of your account, start by going to your settings and clicking "Settings and Privacy", followed by clicking "Your Facebook Information". Next, click on "Deactivation and Deletion". Finally—click "Continue to Account Deactivation" there following the instructions on the screen—but you're not done yet.

To permanently delete your account, go back to "Deactiva-

tion and Deletion", choose "Continue to Account Deletion" and then enter your password. Click "Continue" and then "Delete Account". Be sure to delete the App on your phone, because the deletion doesn't actually happen immediately. Facebook delays deleting the account for several days in case you change your mind. If you visit the site before the delay, it will automatically cancel your request for deletion.

TWITTER – Before you delete your account you may wish to download your data. Click your "Profile" icon, go to "Settings and Privacy", then click "Your Account". Here you'll find "Download an Archive of Your Data". You'll need to enter your password to continue.

After you've secured your information locally, you can delete your account safely. Go back to "Your Account" and choose "Deactivate Your Account", choosing either 30 days or 12 months. Click "Deactivate" and enter your password. After the 30 days (or 12 months) Twitter will start to delete your account. They state the process could take several weeks.

Mortgage \$ense

Factors that Determine Your Mortgage Interest Rate



Credit Score

Interest rates are still very low making it a fantastic time to buy or refinance a home at the Lake of the Ozarks. Our mortgage lenders in Osage Beach, MO are constantly tracking interest rates. When looking to secure a loan, the interest rate is an important factor. It's essentially the rate you are charged to borrow money. The interest you pay on a loan can be a significant amount, especially when paying toward it over 30 years. Team Lasson, knows how it is important to get the best rate possible for your loan and we work hard each and every day to do just that for our clients. While there is a national average for interest rates, each individual applicant may receive a different rate, when applying for a home loan. There are many factors that come into play when determining the mortgage interest rate you receive. Take a look below at some of the factors that can have an impact on your rate.

Purpose & Loan Type

The purpose of the home you're purchasing can have an impact on your overall interest rate (i.e., Primary Home, Second Home, Investment Property, etc.). The type of loan you're securing can become a determining factor on your interest rate, as well. It's best to speak with a local mortgage lender to be aware of all the loan options for your specific needs.

Loan-To-Value

The total loan amount vs. the purchase price or appraised value for a refinance of the home may determine the rate of interest you'll pay on your loan. The amount of down payment you plan to pay can impact your interest rate as well as determine whether or not you will need to carry Private Mortgage Insurance.

Your credit score is your rating of how well you manage your money and repay debts, among other things. A strong credit rating can help you secure a loan at a lower interest rate. A good score proves to the lender that you are likely responsible with your money and much more likely to make your payments in a responsible manner.

Overall Economy

The market sets the overall market rate and is the main factor in determining the interest rate on a home loan. Inflation and employment rates give lenders an idea of how healthy the market is as a whole. If the economic environment is strong, interest rates tend to rise.

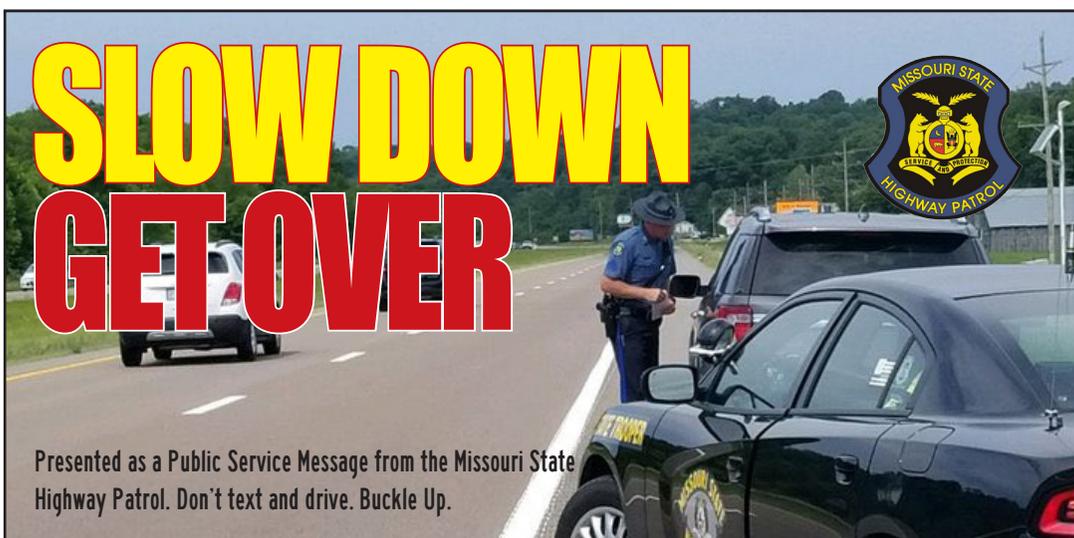
Now that you've learned about many of the factors used to determine an interest rate, you can feel more confident and prepared as you plan to purchase a home at the Lake of the Ozarks. Our team is here to make the entire process a breeze! Call (573) 746-7211 or visit our website at www.yourlake.com for more information.

Follow me on Twitter or Connect on LinkedIn
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Sports Complex

continued from page 1
Outlet Mall and that they had contracted with Kansas City-based Legacy Development to help them carry out their plans. Legacy Group has been involved in creating more than 50 projects with over 31 million square feet of retail space across 14 states. One of their projects is Legends Outlets in Kansas City, Kansas, which is 90 percent occupied.

“The most important thing is we feel the two projects are synergistic. They both really go hand-in-hand,” Mashburn said, adding that although the plan is to focus primarily on youth sports tournaments, the hybrid design concept of the facility will allow the space to be converted and used for other events like trade shows, conventions, concerts – and maybe even collegiate sports.

The lodging component of the project will also be unique, offering not just hotel rooms but also individual bungalows as well as apartment-type spaces with multiple bedrooms for families. Mashburn said current plans call for approximately 300 hotel rooms, but because the facility will be completed in phases, it could include more. The resort will also include boat docks and other amenities that are expected at Lake of the Ozarks.

Mashburn said because the event space will create a need for more room nights than what the resort will be able to offer, other lodging establishments throughout the entire Lake community will also benefit.

The next step in the process includes wrapping up the public-private partnership with Camden County. Peninsula will fund the legal framework necessary for the county to proceed with the TIF process. A TIF arrangement allows a developer to use the difference - the increment - between pre-development real estate taxes and post-development tax rates to

issue bonds for funding infrastructure. In the lake area Eagles Landing, Prewitt’s Point, Dierbergs, and the recent Hobby Lobby development by Staenberg have all been facilitated by TIF agreements.

Presiding Commission Greg Hasty said the indoor sports facility is exactly the type of development project the county has been hoping for.

“It’s in the initial stage and obviously not going to happen overnight, but it’s exciting that it’s been proposed. I think it will really vitalize the area on the west end of Osage Beach and it will be great for Camden County. The people the Fosters are working with have already done these facilities all across the nation and in every location, they’ve been financially successful. With the fresh air coming to the Outlet Mall, with the project next to the Outlet Mall – this is an incredible time for Lake of the Ozarks,” he said. “Last year was by far the biggest year in history in Camden County and this year we’re wrapping up 19 percent ahead of last year. With projects like these that will be bringing thousands of families to the area on a year-round basis, those numbers will only be improving year after year.”

Hasty said although the county has never worked with a TIF, they were confident that Gilmore Bell would successfully guide them through the process. Gilmore Bell, a public finance law firm, primarily represents governmental entities and 501c3 organizations to negotiate financing alternatives including bond and lease transactions, economic development incentives and public-private partnerships.

As you can imagine, we have a lot going on right now,” Dan Foster laughed, adding that this was the “prime time” for development at Lake of the Ozarks. “If all goes as planned, we’ll start hosting tournaments in 2024.”



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What You Didn't Know About The Beatles' Final Days Together

Whether you're a Beatlemaniac or a more casual fan, you likely have an opinion about the band's final days together and their eventual breakup.

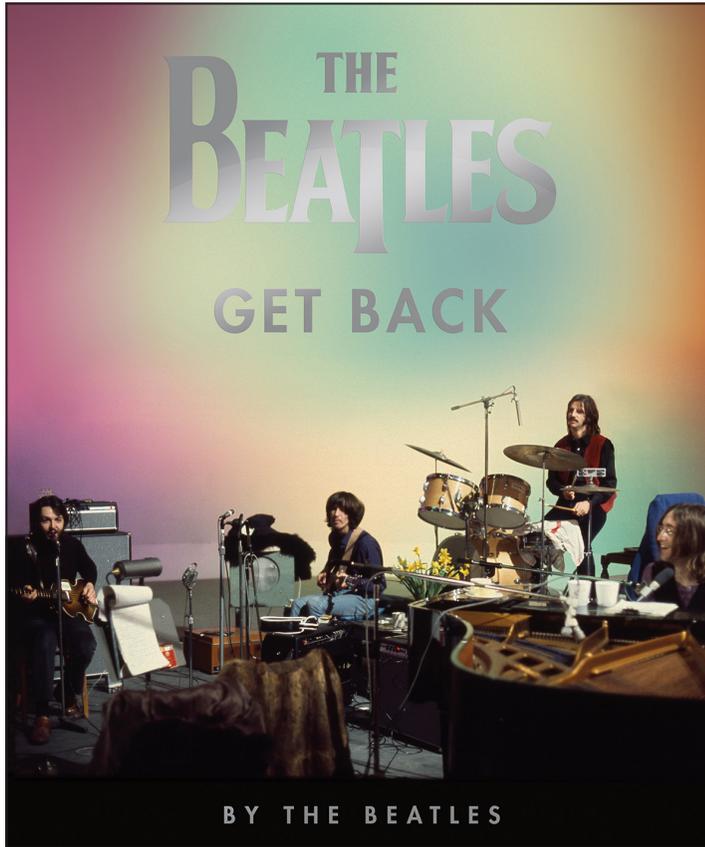
However, a brand-new book may challenge everything you thought you knew about the band's twilight hour. Already a New York Times bestseller, "The Beatles: Get Back" from Callaway Arts & Entertainment and Apple Corps Ltd., is the first official standalone book to be released by The Beatles in over 20 years.

Presenting transcribed conversations drawn from over 120 recorded hours of the band's studio sessions, along with hundreds of previously unpublished images, including photos by Ethan A. Russell and Linda McCartney, this exclusive, in-their-own-words account of the "Let it Be" recording sessions paints a new portrait of their final days together.

"Legend has it that these sessions were a grim time for a band falling apart, but it becomes clear from the fuller transcripts that John, Paul, George and Ringo were not only productively collaborating on works we still know and love today, they were having fun doing it," says Nicholas Callaway, publisher, Callaway Arts & Entertainment.

This intimate, riveting book invites readers to travel back to January 1969 as the foursome regrouped in London for a project, initially titled "Get Back"

Over 21 days, first at Twickenham Film Studios and then at their own Apple Studios, with cameras and tape recorders documenting every day's work, the band rehearsed a huge number of songs in preparation for what proved to be their final concert, which famously took place on the rooftop of their own Apple Corps



office building and brought central London to a halt.

These sessions, which generated the "Let It Be" album and 1970 film, represent the only time in The Beatles' career that they were filmed at such length while in the studio creating music.

While some hold the 1970 film responsible for the collective idea that there was bad blood between the bandmates before they parted ways, the newly-released transcripts and images, as seen in the book, paint an altogether different and fuller picture of this time in the band's history that might be closer to the truth.

For this reason, "The Beatles: Get Back" is an essential complement to both director Peter Jackson's documentary film series of

the same name, and the 50th anniversary special edition worldwide release of "Let it Be," which has been newly-remixed, and features expanded and never released session recordings.

Available globally and in 10 languages, more information about the book can be found by visiting thebeatles.com and callaway.com.

"The Beatles gave my generation their genius and their joy and they changed the world through their art. The creativity and inspiration expressed in these candid, behind-the-scenes moments are as important and relevant today as ever," says Callaway.

Statepoint

PHOTO: © Linda/Paul McCartney



As the Lake Churns Happy New Year!



Real Estate and Lake News with C. Michael Elliott

The Lake of the Ozarks real estate market remains strong. All indicators show that 2022 will continue to see increased development in both the commercial and residential arenas.

There is much talk about casinos, both by the Osage Nation and outside developers. Hobby Lobby has walls and is moving quickly, there is a new vision for the neighboring outlet mall. It seems everywhere you turn, there is another new business or commercial development under way. Small, locally owned shops have opened all around the lake area over the past year offering a huge variety of items from clothing to home décor, outdoor and sporting items and more.

The pandemic seems to have put Lake of the Ozarks on the map in a way never seen before. The new development will drive more traffic to the lake and create opportunities for entrepreneurs and businesses as well as create a need for more housing on all levels.

Statistics for 2021 show that existing home and condo sales are down slightly from 2020. The number of homes sold decreased by four percent in 2021 and the number of condos sold declined six percent when compared to 2020. The average sales price for homes increased by a little over twenty three percent in 2021 and the condo average sales price was up twenty-seven and a half percent. The average time on the market was cut by almost a third for homes and condo sales days on the market decreased by over fifty percent.

These facts together show how tight inventory is in the lake market. There are currently only

318 homes of all types, in all areas, available on the lake area MLS as of the end of 2021. There are just 98 condo units on the market.

The shortage of existing home and condo inventory is driving the vacant land sales. Lot sales increased by twenty eight percent in 2021 and the average sales price rose fifteen percent with an eight percent decrease in time on the market. The sale of properties listed as farms, which often in our area is acreage, increased thirty two percent. The average sales price jumped seventy five percent and days on the market fell over twenty two percent in 2021 compared to 2020

All data obtained from the Lake of the Ozarks/Bagnell Dam Multiple Listing System from January 1, 2020 to December 30, 2021.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area and operates a boutique office focused on personal service. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.

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Everyone wins in this contest

By Nancy Zoellner

Except for 2020, when COVID crushed everyone's plans, each year for the past 17 years, the Camden County Chamber of Commerce has challenged businesses, churches, and organizations to crush hunger by filling the shelves at the LAMB House Food Pantry. Participants in each group compete to be the top donor in their category with winners each getting a plaque recognizing their contribution and a fun traveling trophy.

ing and shoes, and assistance with utilities and prescription medicine for several hundred residents of Camden County. Miraculously, it's all done by a part-time executive director, a part-time food pantry coordinator and 50-some volunteers representing several different churches in the Lake area - and it's all made possible by donations.

LAMB House has been serving area residents since 1989. Donated household items, toys, clothes, shoes and accessories are

of Foundation Fellowship Church, convinced the Lake Area Ministerial Alliance that they should act as their 'umbrella' and they incorporated as Lake Area Ministries Benevolence (LAMB). The churches that were part of that organization agreed to provide volunteers and secure a loan to purchase a small house on Linn Street," she explained, adding that, at the time, LAMB House was the only outreach of its kind in all of Camden County. "So as you can see, when this got started, it was truly started by the community, for the community."

List of donors to the Can-Do Challenge and the number of non-perishable items they donated

BUSINESS CATEGORY

- Save A Lot 1,716
- Cricket Wireless - 583
- Laclede Electric - 351
- Forge Gymnastics - 350
- Heitman - State Farm Ins. - 172
- Bagnell Dam Ass. of Realtors - 71

CHURCHES

- St. Anthony's Catholic - 2,066
- Camdenton United Methodist - 349
- Community Christian - 257
- Lake Presbyterian - 152
- St. George Episcopal Church - 151
- Our Savior's - 45

GROUPS/ORGANIZATIONS

- Kiwanis Club of Camdenton - 377
 - Cub Scouts #229 - 320
- Another 20 items were donated at Christmas on the Square, sponsored by the Camdenton Chamber, resulting in a total 6,980 non-perishable food items for the food pantry.

A week earlier, students and staff at Oak Ridge Elementary col-

lected more than 6,000 non-perishable food items and donated them to LAMB House.

"I am so thankful to live in Camdenton," Mitchell said. "Oak Ridge students, teachers and staff collected over 6,000 units of food items to give to their neighbors that might need a little help this holiday season. This is community!"



Winners in this year's Can-Do Challenge (left to right) Dale Holzer, owner of the Camdenton Save-A-Lot; Corey Leuwerke with the Kiwanis Club of Camdenton; Patti Raithel, a LAMB House volunteer and representative for St. Anthony's Catholic Church; Shawn Marshall, also a member of Kiwanis; Rhonda Wilkening, the chairman of the Can-Do Challenge and Christmas on the Square Committee and a member of Kiwanis; and Gary Mitchell, executive director of LAMB House.

This year's winners are Save-A-Lot, St. Anthony's Catholic Church, and the Kiwanis Club of Camdenton.

"It's just amazing to see the way people in this community give to their neighbors. It's actually almost overwhelming when group after group pull up and start unloading these boxes and bags full of food to give to people they don't even know. I'm so thankful for their generosity and their compassion. I hope they know how much it means to the people who get help here," said LAMB House Executive Director Gary Mitchell.

And those donations are most definitely needed. As of mid-December 2021, the organization had provided assistance to more than 4,456 households consisting of some 10,226 people.

Each month LAMB House, a non-profit, 501C3 faith-based organization, provides food, cloth-

ing and shoes, and assistance with utilities and prescription medicine for several hundred residents of Camden County. Miraculously, it's all done by a part-time executive director, a part-time food pantry coordinator and 50-some volunteers representing several different churches in the Lake area - and it's all made possible by donations.

In an earlier interview, former LAMB House Manager Pat Woodward said it was compassion and generosity that gave the organization its start.

"Betty McClure and several other ladies in the community knew of some families that were having a hard time making ends meet so they started gathering donations and stored the food in Betty's garage. Then in 1989, that group of women, with help from David Lakebrink, who was pastor



While the Can-Do Challenge was going on, students, staff at Oak Ridge Elementary were conducting their own food drive for LAMB House, collecting more than 6,000 non-perishable items for the pantry. Photos submitted.



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Why Sharpening Your Knives Can Make You a More Proficient Cook

If you've ever desired to become a better home chef, you've probably spent time reading cookbooks, watching cooking shows or even taking a culinary skills course. The truth is that when it comes to improving your cooking and becoming more efficient in the kitchen, you may be overlooking a much simpler step: sharpening your knives.

Before your holiday guests arrive and you find yourself in the kitchen churning out big seasonal feasts, consider the following:

Why it Matters

Dull knives can damage and bruise ingredients, slow your slicing and dicing down considerably, and ironically, be more likely to cause you injury. (Whereas a sharp knife will easily slice into foods, a dull knife works less efficiently, making you more likely to apply pressure and lose control of

the handle.) What's more, uneven chopping can lend itself to uneven cooking.

How to Sharpen Knives

So what's the best method for maintaining knives? Many home chefs use a whetstone to sharpen knives periodically, as well as a honing steel on a more regular basis. However, this can be a time-consuming prospect and doing it properly is an acquired skill in and of itself.

This is where new innovations can save you time and effort, and deliver better results. For example, Resharp, a knife-sharpening kiosk found in ACE Hardware stores, offers a new, patented, automated system that scans each knife's profile and then restores a factory, burr-free edge to the knife in 90 seconds or less. Sharpening most American and European style knives, as well as Japanese

knives with a V-shaped bevel, you can bring almost any chef, pairing, slicing, chopping, santoku, pocket, hunting or specialty knife to an ACE Hardware store to have it sharpened while you watch. To learn more and find locations, visit resharp.com.

Proper Storage

Once your knives are sharpened, be sure to store them properly to maintain their edges and protect their longevity. Wash and dry your knives, then store them carefully in a wooden block, on a magnetic strip or in a drawer dock.

From julienned carrots to minced garlic, seek out those complicated recipes involving chopping-intensive steps. By giving yourself the gift of well-maintained knives this holiday season, you'll have a safer kitchen and be a more proficient cook.

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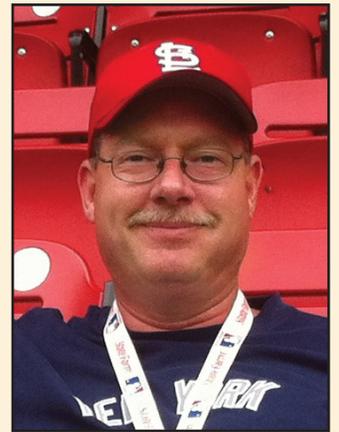
Managing Rental Property The Digital Age

Once upon a time you would call (by physically dialing a rotary phone) and ask a vacation rental company to mail you a brochure showing a few pictures of their properties. You had to sometimes call the operator to get a phone number for a far-away place where you wanted to vacation and you could only call them during business hours!

Today we have the internet with 24/7 availability. We can type in "vacation rentals lake of the ozarks" and there will be an entire page full of possible rentals right at our fingertips. No more mailing brochures and other information.

And just as renters search for their rental in a whole new way, they also expect modern amenities when they arrive at their rental home or condo. Gone are the 21" box televisions (that weighed hundreds of pounds), vhs or dvd players, land line phones, physical keys and guest information books. Today guests can enjoy large flat screen smart televisions with access to streaming services, allowing them to watch just about anything they wish at the time of their choosing. They can even access their own personal accounts at the property they are renting!

Our properties no longer have land-line phones. Almost everyone has a cell phone today and for the most part the reception is pretty good all around the Lake (although there are a few exceptions). If you think about it, where we once called a location, today, we call a person. Gone are the days of hearing "hello, this is the Smith's residence". Also, our rental properties now have keyless entry. No keys to lock in the property or lose at the bottom of the lake. The biggest worry today is remembering your entry code.



Russell Burdette

Also gone are paper contracts. At one time we would make a reservation, mail two copies of the contract to the guest along with a return envelope and then the guest would sign and return a copy of the contract. This process could take seven to 14 days to complete. Today we can send a contract and have the guest sign and return within a matter of minutes!

Until recently we would also leave a guest information book with arrival and departure instructions for our guests, as well as information on boat rentals, attractions, restaurants and other information on things to do around town. Now we have clear refrigerator magnets with paper inserts complete with all of the arrival and departure instructions along with the rules and regulations, 911 address, Wi-Fi info, etc. In addition, you can (as we have) set up a small website and load it with as much information as you would like and just have the address on the fridge for your guest to be able to access.

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

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Crossword Puzzle

THEME: MOVIE QUOTES

ACROSS

1. THESE
5. General Services Administration
8. Ex-Miami Heat player Dwyane
12. Pomegranate seed
13. Actor Chris O' _____
14. Pacific Crest Trail walker
15. Country dance formation
16. Wished undone
17. Popeye's sweetie
18. * "Sudden Impact": "Go ahead, _____"
20. Arm part
21. Gold unit
22. Parabola, e.g.
23. San Joaquin Valley city
26. Hangs out with
30. Unit of electrical resistance
31. * "Star Wars": "Stay in _____ formation"
34. Mr. Jinx's (of "Meet the Parents") cry
35. Clay and silt deposit
37. Camel debris
38. Japanese sword fighting
39. Was aware of
40. Come into sight
42. * "Independence Day": "I belong in the _____"
43. * "The Dark Knight": "Why so _____?"
45. Common allergen
47. Cup alternative
48. Bird-made fertilizer
50. Sketch
52. * "On the Waterfront": "I coulda been a _____"
56. El Dorado-related
57. Tabernacle Choir's home state
58. Contributed
59. Star Wars attacker
60. Unidentified aircraft
61. Prep for publication
62. Ladder step
63. Tropical American cuckoo
64. Part to play

Solution on page 23

DOWN

1. Precedes storm?
2. Soprano's song, e.g.
3. * "Mean Girls": "On Wednesdays, we wear _____"
4. Makes smooth, as in hair
5. Dutch cheese
6. * "Darkest Hour": "I have nothing to offer but blood, toil, tears and _____"
7. _____ Walker, American Girl doll
8. * "Field of Dreams": "If you build it, he _____"
9. Related
10. Deity, in Sanskrit
11. "... _____ he drove out of sight"
13. Fungus damage (2 words)
14. Meryl Streep's "The _____"
19. Supernatural life force, pl.
22. Query
23. * "Who Framed Roger Rabbit": "That's all, _____!"
24. Côtes du _____, wine region
25. Mideast V.I.P.
26. Soreness
27. Kidney-related
28. * "Princess Bride": "You killed my father. Prepare _____"
29. Bound by oath
32. "Lights out" tune
33. Nile reptile
36. * "Finding Nemo": "Just keep _____"
38. Danish money
40. Two before Oct
41. Lack of enthusiasm
44. 1/16th of a pound
46. Not two years but three, e.g.
48. Coped (2 words)
49. Freshwater eel, in Japan
50. Comics character Little _____
51. Fe
52. Caribbean island country
53. Carpenter's joint
54. Like a fairytale stepmother?
55. Network of nerves
56. Acronym, abbr.

CROSSWORD													
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10 Doctor-Recommended New Year's Resolutions

While investing in your health and wellness can sound like an overwhelming goal, doctors say that there are easy, tangible resolutions you can make to feel your best and better protect your health.

"A new year is the perfect time to consider your personal goals, and how you can make positive health choices in the coming year," says American Medical Association (AMA) President Gerald E. Harmon, M.D. "Small lifestyle changes today can have a lasting effect in improving your health."

Not sure where to start? Consider these resolutions from the AMA:

1. Make sure your family is up-to-date on their vaccines, including the annual influenza vaccine for everyone age six months or older and the COVID-19 vaccine for everyone age five and older. Anyone with questions about the COVID-19 vaccines should speak with their physician and review trusted resources, including getvaccineanswers.org.

2. Learn your risk for type 2 diabetes by taking a simple online 2-minute self-screening test at DoIHavePrediabetes.org. Steps you take now can help prevent or delay the onset of type 2 diabetes.

3. Be more physically active. Adults should do at least 150 minutes a week of moderate-intensity activity, or 75 minutes a week of vigorous-intensity activity.

4. Know your blood pressure numbers. Take the time to visit ManageYourBP.org to better understand your numbers and take necessary steps to get high blood pressure -- also known as hypertension -- under control. Doing so will reduce your risk of heart attack or stroke.

5. Reduce your intake of processed foods, especially those with added sodium and sugar.

Also reduce your consumption of sugar-sweetened beverages and drink more water instead.

6. If your health care professional determines that you need antibiotics, take them exactly as prescribed. Antibiotic resistance is a serious public health problem and antibiotics will not make you feel better if you have a virus, such as a cold or flu.

7. If consuming alcohol, do so in moderation as defined by the U.S. Dietary Guidelines for Americans -- up to one drink per day for women and two drinks per day for men, and only by adults of legal drinking age.

8. Talk with your doctor about tobacco and nicotine use and quit. Declare your home and car smoke-free to eliminate exposure to secondhand smoke.

9. If you are taking prescription opioids, follow your doctor's instructions, store them safely to prevent diversion or misuse, and properly dispose of any leftover medication.

10. Manage stress. A good diet and daily exercise are key ingredients to maintaining and improving your mental health, but don't hesitate to ask for help from a friend or mental health professional when you need it.

If you don't have health insurance, the AMA also encourages you to visit healthcare.gov to sign up for coverage. You may benefit from recent changes that improve access and affordability. The deadline to enroll for 2022 coverage is Jan. 15, 2022. More health resources and tips can be found by visiting ama-assn.org.

For a happy, healthy 2022 and beyond, consider making these 10 doctor-recommended New Year's resolutions today.

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With filing closed, new names to be on April ballot

By Nancy Zoellner

Although candidates vying for top spots on the ballot typically wait in line to file for office on opening day, this year those who were "on the fence" had less time to make up their minds.

That's because House Bill 271 shortened the filing period by two weeks. Candidates filing for the April 5, 2022 General Municipal Election, which includes school boards, municipalities, fire districts and other political subdivisions, could file beginning 8 a.m. December 7, 2021. The filing period closed at 5 p.m. on December 28, 2021. In years past, the filing period ran into January.

In Lake Ozark, seven signed up resulting in three of four seats being contested.

The candidates for aldermen are:

WARD I - Incumbent Pat Thompson and Jeff Coats

Ward II - One year seat - Larry Giampa and Krista Watts

Ward II - Two year seat - Johnnie Franzeskos and Sherry Jackson

Ward III - David Ridgely

According to City Clerk Kathy Vance, Thompson, Giampa, Franzeskos, and Ridgely were waiting in line at the Lake Ozark City Hall when she arrived at 8 a.m. on December 7. Jackson came in later that same day.

However, two candidates signed up very late in the process. Krista Watts (Thacker) signed up December 28 - the last day of filing. Jeff Coats filed one day earlier - but electronically from Florida.

Vance explained why Coats didn't sign up at city hall.

Vance said she received an email from Mayor Dennis Newber-

ry saying that Coats wanted to run for election, but he was currently in Florida. She said the mayor asked what she could do to get Coats' name on the ballot. After talking to Coats and confirming that, at the request of the mayor, he planned to run, she started looking into the legalities.

"I'm the election official for the city. I didn't think I could do that because it was my understanding they were supposed to come in and sign up in front of me," she said, adding that she first contacted the Missouri Ethics Commission which directed her to the Director of Elections with the Missouri Secretary of State's Office.

"After a little back-and-forth, I got an answer from the state director of elections that because (Lake Ozark) is a fourth-class city, it's allowable. So, I emailed Jeff the paperwork but told him he would have to come see me when he got back in town," Vance said. "With the current controversy surrounding elections, I just wanted to make sure I wasn't breaking the law."

Although there are new names on the Lake Ozark ballot, a couple aren't exactly new to Lake Ozark politics. Two of the new candidates - Jackson and Ridgely, were chosen by Newberry to serve on the hiring committee he established last year to choose the next city administrator. Giampa was elected alderman in 2019 but was unseated in the April 2021 election by Dale Hicks, who later resigned and was replaced by Bert Westbrook. Franzeskos served as mayor from 2006 to 2019, when Garry Murawski was elected. Prior to that, he served a year as alderman. Thompson has served on the board since 2014.

Neither Westbrook nor Ward III Alderman Vernon Jaycox, appointed to replace another board member who moved, are running for office. Ward II Alderman Dennis Klautzer, whose term expires in April 2022, also decided not to run for reelection.

In Osage Beach only the mayor's position is being challenged. Candidates are Incumbent John Olivarri, who has served as mayor since 2016 and also served as Ward III alderman for nine years before being elected mayor, and Michael Harmison, the owner of Harmy's Cheese Store and More.

Alderman Ward 1 Kevin Rucker, who has served since April 2008; Alderman Ward 2 Phyllis Marose, who has served since April 2014; and City Collector Brad Smith are running unopposed. Kellie

Schuman, who is running for alderman in Ward 3, is also unopposed. The board was to consider appointing her at a special meeting set for Thursday, January 6 to fill the position that was left open after Tom Walker resigned.

Two seats on the School of the Osage School Board are also up for grabs. Three people filed for those three-year terms: Incumbent Darriek Steen and two newcomers - Kelly Kerksick and Stacy Neal.

Although residents of a proposed Transportation Development District in Lake Ozark may be asked if they want to approve the establishment of that district, officials have said they expect a lower-than-average voter turnout. According to the Missouri Centralized Voter Registration list, as of November 2, 2020 Camden County

had 33,448 registered voters; Miller County had 17,917. The majority of the city of Lake Ozark is in Miller County with only a small portion in Camden. In the April 2021 general election, 18 Lake Ozark voters who also reside within Camden County cast ballots in the mayoral race. Lake Ozark voters who live in Miller County had a larger turnout with 448 votes.

Earlier in the year Secretary of State Jay Ashcroft said he was concerned that shortening the registration time, especially when it coincided with the holiday season, could result in fewer people running for office, adding that he felt municipal elections were, perhaps, the most important. He also called the low voter turnout "atrocious."



9 A.M. SATURDAY, MARCH 5TH, 2022
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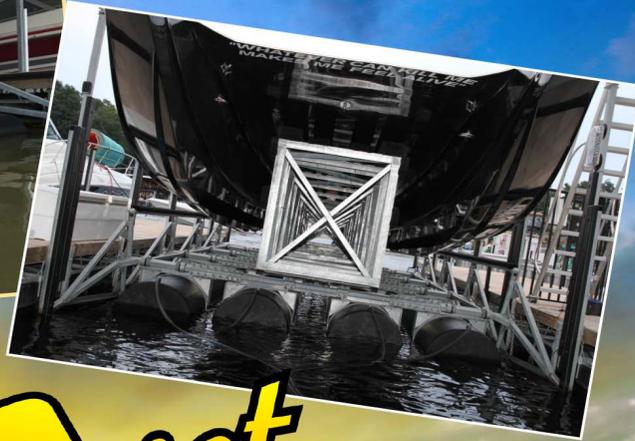


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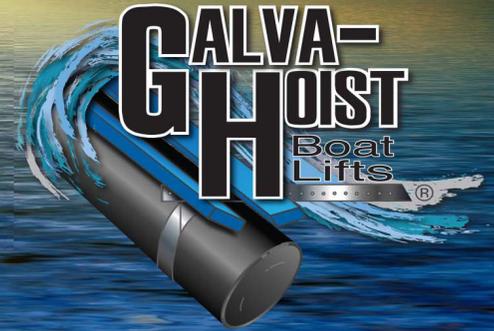
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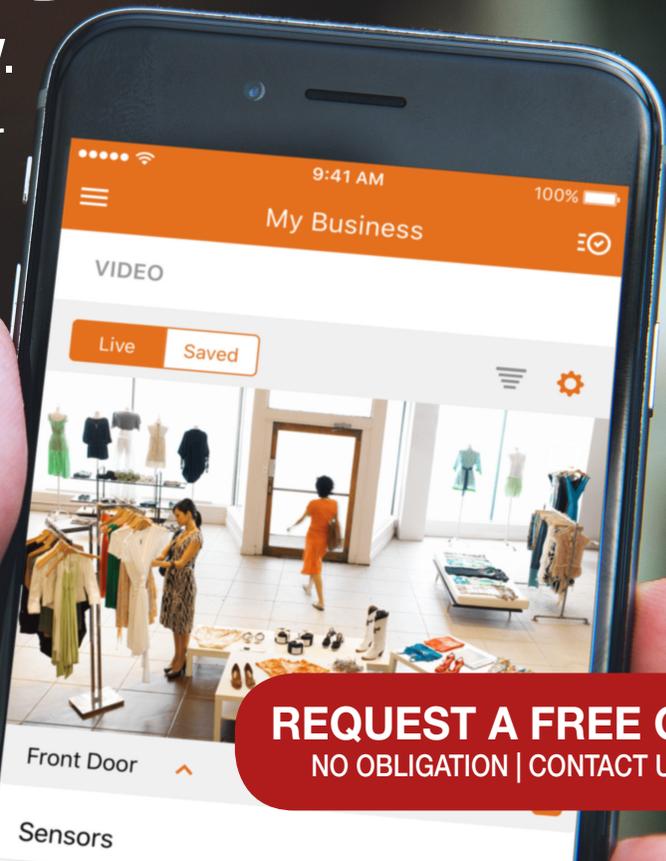
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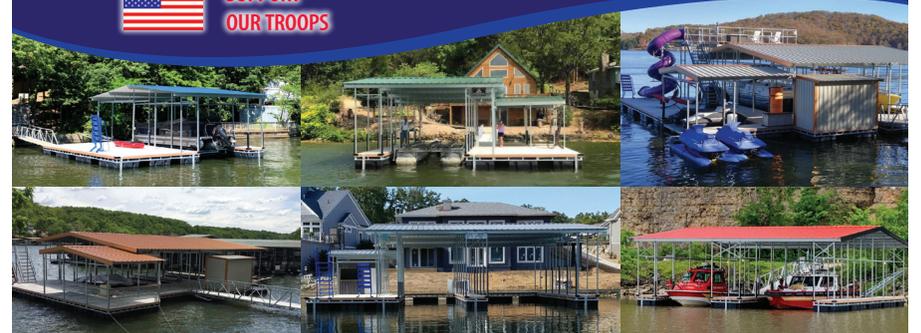
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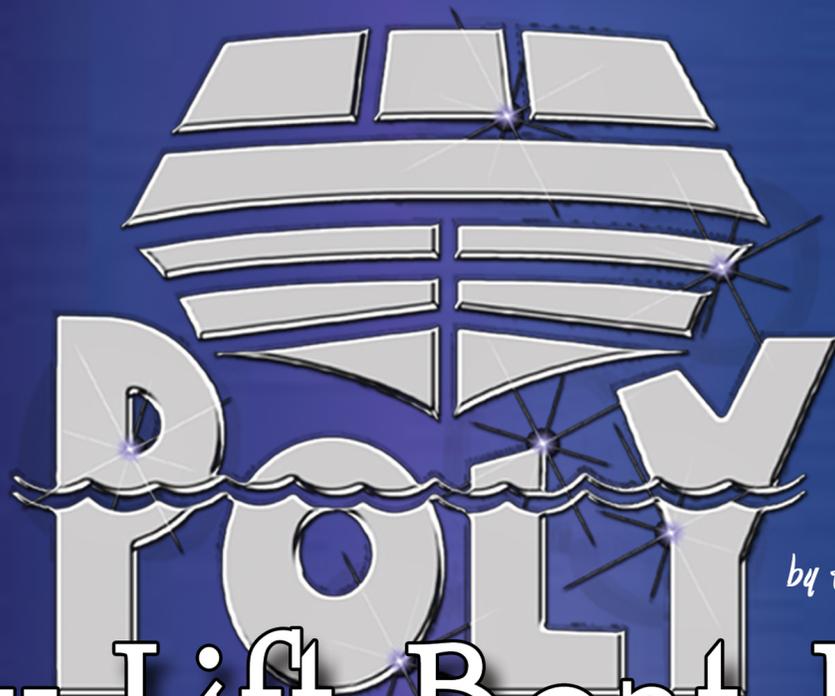


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