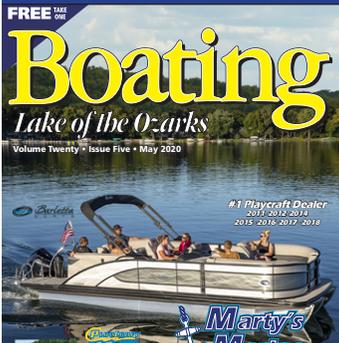


LAKE OF THE OZARKS BUSINESS JOURNAL

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NEWS IN BRIEF



Say 'Cheese'

Photographer capturing new normal. Pg. 10

Making Do

City leaders keep things running. Pg. 13

Slow Down

COVID-19 puts brakes on some projects. Pg. 4



Winners!

Benne Media gets several awards. Pg. 8



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19

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YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 16 -- ISSUE 5

MAY, 2020

Lake is getting closer to retail reopening

By Nancy Zoellner-Hogland

National Travel and Tourism Week, a time set aside to acknowledge the tourism industry's importance to the economy, runs from May 3 to 9 this year.

For a while it looked like there would be nothing to acknowledge – or celebrate – at least in Camden County. However, on Thursday, April 23 the Camden County Commission and the Camden County Health Department rescinded their “Stay-Home” ordinance/orders. Some say it’s a move in the right direction.

That ordinance/order limited public gatherings and even private gatherings in homes to 10 people; prohibited dining or drinking – either inside or outside – at restaurants and bars; prohibited waterfront establishments from allowing more than 10 people at the dock at any one time; and closed nail salons, hair salons, tattoo parlors, massage therapists, estheticians, spas and other personal service providers and it included consequences for violators – arrest, jail time and fines.

Both prohibitions lifted at 2 p.m. the same day, which means the county is now under the statewide “Stay Home Missouri” Order, which went into effect April 6 and, as of now, expires at the end of the day on May 3. According to



City of Osage Beach Mayor John Olivarri

press release from Missouri Governor Mike Parson’s office, a four-phase program will be used to reopen the economy so Missourians can get back to work. The details of that program were to be announced after this issue of the “Lake of the Ozarks Business Journal” went to press.

The statewide stay-home order directs all Missourians to avoid leaving their residences unless necessary and to practice social distancing when they need to travel outside their homes to work, access foods, prescriptions, health care, and other necessities, or to engage in an outdoor activity.

However, the order does not require all businesses to close or cease operation. In

fact, restaurants may provide dine-in services, but can only have 10 people or less within the restaurant for dining service and those patrons must maintain at least 6 feet of distance between all individuals that are not family members or in the same group. The 10-person limitation includes both customers and employees, who are instructed to “practice good hygiene and sanitation to limit the spread of COVID-19.” There’s some confusion over whether outdoor dining space is also included in that limit.

The Osage Beach Board of Aldermen adopted a declaration mirroring the more restrictive county law so that had to be repealed before restaurants and other businesses inside those city limits could reopen. Osage Beach Mayor John Olivarri said that was done as soon as he got a copy of the rescindment.

“Although I was surprised it came as quickly as it did, we concur with the county’s decision. However, there are a few things in our order that will stay in effect,” he said. (See the sidebar story)

Olivarri said it’s his hope to get as many people back to work as soon as it’s safe. To help accomplish that, he said he’d also like to see a change in the state guidelines, which are to be phased in over coming weeks.

“After talking to several

restauranters, if a 10-person limit is placed on dine-in restaurants during Phase I, that still won’t help them. I would prefer that they be allowed to follow the same guidelines that were placed on retail establishments where they’re allowed to have one person for every 30 square feet. That’s reasonable when combined with social distancing. It’s also my feeling that they should allow an even higher number outside for those restaurants that have outdoor seating through their zoning authorization because you have a circulation of fresh air and sunlight. I would like to see us open sooner than later but it’s going to be dependent upon the governor’s next steps,” he said, adding that the start of the spring/summer baseball and softball leagues in the city parks will also be dependent upon the state directives. “But the parks are open. The only things not available are the playgrounds.”

In the meantime, the number of cases confirmed in Missouri continues to rise. As of Saturday, April 25 there were 6,826 confirmed cases of COVID-19 and 273 deaths; 69,748 had been tested. On Sunday, April 26 the number of positive cases rose to 6,997 and the number of deaths rose to 274 with 70,932 tested.

continues on page 17

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

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Armchair Pilot

By Nancy Zoellner-Hogland

THE CORONAVIRUS changed everything – especially tourism. Travel and Leisure shared that they feel many changes are on the horizon. First – world travelers will be more aware of their health and the health of the area they're visiting and will check verified apps like "Outbreaks Near Me" before making vacation plans. Domestic and international travelers will also have fewer choices since airlines will add routes slowly as need builds. Hit hard by the stay-at-home orders, airlines most likely won't be making upgrades for quite some time so don't expect wider seats or added snacks in the near future. However, you can expect to see some greatly discounted fares in an attempt to fill those empty seats – unless social distancing requirements are continued. According to a story in Skift, many airlines have been keeping the middle seat empty on flights but can't continue to do that without raising fares.

SOME AIRLINES ARE taking safety precautions a step further. In mid-April, Emirates became the first airline to begin testing passengers on-site for COVID-19 prior to departure. The state-owned carrier of the United Arab Emirates required all passengers to undergo a quick blood test that provided results within 10 minutes, according to an article in *Afar* travel magazine. The airline also requires passenger to wear masks while at the airport and onboard the planes.

HOW LONG BEFORE tourism rebounds? It depends on who you ask. The president of the American Hotel & Lodging Association told T&L that he expects the recovery to come in stages, starting with leisure travelers, followed by business and then group bookings. If all goes well, the AHLA projects the U.S. hotel industry will be

back at 70 to 80 percent of what it was before coronavirus by this time next year, he said. Delta Air Line's leaders aren't as optimistic. They predict it will take three years for airlines to recover and begin offering a full slate of routes.

IN AN EFFORT TO BOOST capital and save money until people start flying again, U.S. airlines have grounded fleets, increased debt, cut executive salaries, asked employees to take unpaid leaves of absence, sought government aid – and now at least one airline has turned to selling stock in a public offering, according to Skift. In April, United Airlines Holdings Inc. announced it would be selling 39.25 million shares of stock to raise more than \$1 billion. The stock, underwritten by Morgan Stanley and Barclays, was priced at \$26.50 per share.

BORROWING FROM THE "when life hands you lemons" concept, many airlines have turned to filling empty seats with cargo. When planes stopped flying that meant cargo also lost its ride, as the bellies of planes are usually filled with goods that have to get from Point A to Point B. To offset losses, some airlines either removed seats and went to cargo-only flights or if they were hauling small boxes, just piled them up in the seats or filled seat bags to transport smaller items. According to FlyerTalk, United Airlines has flown nearly 300 cargo-only flights carrying 9.2 million pounds of cargo since the start of the pandemic was declared.

Delta and American Airlines also offered use of their planes for cargo-only flights. In response, on April 16 the Federal Aviation Administration (FAA) released new guidelines to govern flying cargo in the cabins of passenger planes, which don't have fire detectors or fire suppression systems. To compensate, airlines must fly with "one or more" additional crew members whose job it is to sense fires and extinguish them, FlyerTalk reported.

JUST LIKE 9-11, the coronavirus pandemic will spur sig-

nificant changes in the airport experience, with "touchless" being a key word, according to a story on Skift.com. The story states that several airports are already looking at adding automation to process passengers – things like computed tomography X-rays, known as CT scans, which take hundreds of images of each piece of luggage, reducing the number of manual inspections. Kiosks will take over check-ins and automated checkout technology, which has been in place in some airport retailers since 2018, is expected to expand greatly in the near future. According to Skift, "passengers show their credit cards at turnstiles, and the store then bills them after they leave. Sensors on shelves and cameras on ceilings help keep people honest." Experts predict airport restaurants will also be doing away with menus and encouraging usage of apps to order and pay and some airports are in the process of testing robots to handle everything from cleaning and disinfecting to parking cars.

IF YOU'RE wanderlusting while riding out isolation, several travel sites are offering virtual tours that will surely help you develop a travel bucket list. One is SmarterTravel.com where you can enjoy 32 different virtual vacations, sign up for their newsletter and get their free mobile wallpapers. Popsugar.com allows visitors to see the world without a passport or packing a bag with 12 virtual vacations that can be taken from the comfort of your own home. Travel Host offers a look at 19 different vacation destinations of your dreams and vrbo.com lets you watch white-knuckle surfing at its most surreal, travel 352 million miles to Mars, walk the Great Wall of China and explore other wonders of the world from your comfy living room couch. KAYAK.com's fully immersive virtual vacations promise that you will "experience a trip so real that you'll swear you're there."



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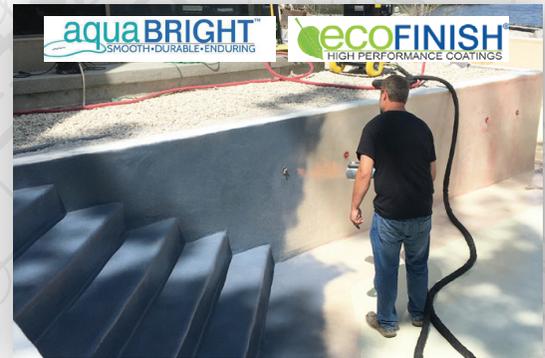
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Coronavirus impacting some road projects

By Nancy Zoellner-Hogland

The coronavirus pandemic has affected nearly every facet of life – including roads.

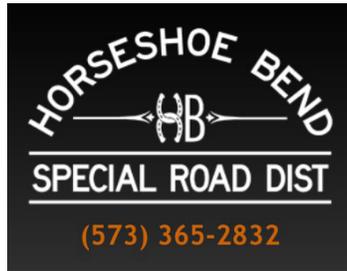
Kevin Luttrell, superintendent of the Horseshoe Bend Special Road District, said they had planned to start prepping Cherokee Road, Anemone Court, Yonkers Court, Point Hickory Court, Dixon Drive, Restful Lane, Navajo Road, Navajo Court and Summer Street this spring for resurfacing. However, because that would require crew members to work in close proximity to one another, those projects were put on hold.

“Capital Paving got our bid this year and our contract goes to October 31. We have some gravel roads that we want to get covered as soon as possible so we don’t have to worry about rain and erosion issues but Cherokee will get pushed to the fall so we don’t have to worry so much about traffic – if there is going to be traffic. There are so many unknowns right now,” he said.

Typically they’d be working on striping at this time of year

but that too has been delayed.

“We stripe the Parkway every year before Memorial Day Weekend. It doesn’t take all that long but it requires five guys to work right next to each other. We’re concerned about the health of our crews so instead, we have been working in shifts on projects they can handle alone – ditch line work,



riprap jobs, drainage problems – all maintenance type work,” he said. “Right now the board is waiting to see what the governor does. If he does reopen the state and we aren’t seeing a lot of new coronavirus cases confirmed, then we’ll bring back the full crew on May 4.”

Fewer people driving on Missouri means fewer tax

dollars will be coming in on gas tax, the primary source of road funding. Luttrell said they’re currently working on money that came from 2019 but if the economy doesn’t rebound quickly, he’s not sure what they’ll do in 2021.

“We know the sales tax is going to be way down but there are so many unknowns, at this point we’re not sure what to expect,” Luttrell said.

Anticipating a shortage in funding, the Missouri Department of Transportation (MoDOT) recently announced it will be delaying several projects around the state.

Bob Lynch, engineer for the district encompassing the Lake area, said that fortunately, the two major projects planned for this year – the new intersection for Highway 54 and W in Lake Ozark and the addition of shoulders and resurfacing on State Route W – will be moving ahead as planned. The only consequence the virus may have is on the work schedule.

He said crews have started clearing operations for the

connector roads that will run behind Mt. Caramel Church and along Osage Hills Road for the new interchange. They’ve also started adding fill for the on and off ramps that will be on the north side of Route 54 and fill that will be needed for the temporary bypass while they construct the bridges on Route 54.

“We want to get the bypass ready so we can shift traffic to it and build the westbound Route 54 bridge and then we will switch traffic and build the eastbound Route 54 bridge. We’re hoping the bypass will be ready in a month – but that’s if we can get a couple weeks of good weather,” Lynch said. “Typically work would shut down Friday through Monday morning after Memorial Day but we’ll just watch it. The state is trying to open back up and if that works, we’ll go by the contract but if things don’t pick up, it will be up to the contractor on how he wants to handle it. If he wants to work on weekends and traffic can handle it that will be a possibility.”

Lynch also said although drivers will have to slow down as they pass through the construction zone, they will have full access to Route W, Bagnell Dam Boulevard and Osage Hills Road throughout the construction process.

He also said that in mid to late May, weather permitting, crews will begin resurfacing Route W from Route Y in Rocky Mount to Versailles and adding 2-foot shoulders to that stretch.

Lake Ozark City Administrator Dave Van Dee said he isn’t sure how the coronavirus crisis will affect their request for authorization to borrow up to \$6 million over the next few years to overhaul the city’s aging transportation system.

“It’s on the ballot – the election was just postponed to June 2 – but we haven’t even been discussing it because we just want to get through this and see what our numbers are going to be,” he said. “Right now, we don’t know what to expect for revenues.”

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Online extortion scams, child exploitation increasing during the COVID-19 crisis

The Internet Crime Complaint Center (IC3) has seen an increase in reports of online extortion scams during the current “stay-at-home” orders due to the COVID-19 crisis. Because large swaths of the population are staying at home and likely using the computer more than usual, scammers may use this opportunity to find new victims and pressure them into sending money.

The scammers are sending e-mails threatening to release sexually explicit photos or personally compromising videos to the individual’s contacts if they do not pay. While there are many variations of these online extortion attempts, they often share certain commonalities.

The following characteristics are not all-inclusive but should serve as red flags. It is important to remember that scammers adapt their schemes to capitalize on current events such as the COVID-19 pandemic, high-profile breaches,

or new trends involving the Internet, all in an attempt to make their scams seem more authentic.

- The online extortion attempt comes as an e-mail from an unknown party and, many times, will be written in broken English with grammatical errors.

- The recipient’s personal information is noted in the e-mail or letter to add a higher degree of intimidation to the scam. For example, the recipient’s user name or password is provided at the beginning of the e-mail or letter.

- The recipient is accused of visiting adult websites, cheating on a spouse, or being involved in other compromising situations.

- The e-mail or letter includes a statement like, “I had a serious spyware and adware infect your computer,” or “I have a recorded video of you” as an explanation of how the information was allegedly gathered.

- The e-mail or letter threatens to send a video or other compromising information to family, friends, coworkers, or social network contacts if a ransom is not paid.

- The e-mail or letter provides a short window to pay, typically 48 hours.

- The recipient is instructed to pay the ransom in Bitcoin, a virtual currency that provides a high degree of anonymity to the transactions.

To protect yourself do not open e-mails or attachments from unknown individuals. You should also monitor your bank account statements regularly, and your credit report at least once a year for any unusual activity. Do not communicate with unsolicited e-mail senders and do not store sensitive or embarrassing photos or information online or on your mobile devices.

As a precautionary measure for this type of scam, as well as other, always use strong passwords and do not use the same

password for multiple websites. You should never provide personal information of any sort via e-mail and always be aware that many e-mails requesting your personal information appear to be legitimate.

In addition, you should ensure security settings for social media accounts are activated and set at the highest level of protection and verify the web address of legitimate websites and manually type the address into your browser.

The FBI does not condone the payment of online extortion demands as the funds will facilitate continued criminal activity, including potential organized crime activity and associated violent crimes.

If you believe you have been a victim of this scam, reach out to your local FBI field office and also file a complaint with the IC3 at www.ic3.gov. Please provide any relevant information in your complaint, including the online extortion e-mail with header information and

Bitcoin address if available.

The FBI is also urging educators and parents to be alert as students who are out of school spend more time on the internet.

“Now, children are likely spending even more time online each day, which gives predators more opportunities to exploit them. In this new environment, we want to remind parents, educators, caregivers, and children about the dangers of online sexual exploitation, urge the adults to watch for the signs of such exploitation and abuse, and to report to and engage federal and state law enforcement authorities when exploitation and abuse are suspected or discovered,” warned U.S. Attorney Stephen McAllister.

McAllister said children sometimes can be too trusting online and befriend people they may not know. Predators take advantage of this and target children, often between the

continues on page 22

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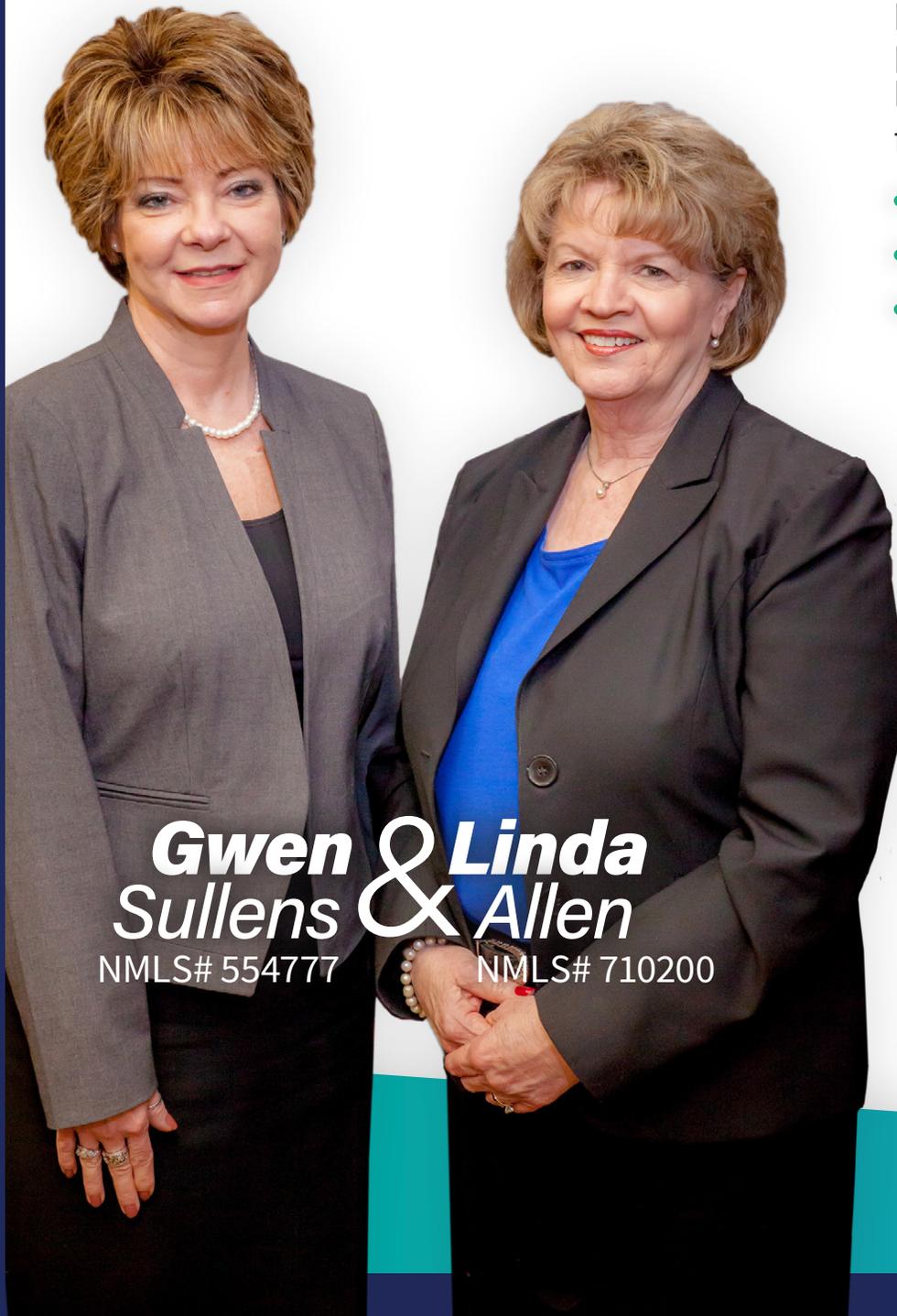
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Benne Media wins again

In late April, it was announced that Benne Media's Mix 92.7 Today's Best Hits Classic Hits-Cool 102.7 and KS95.1 FM-The Lake of the Ozarks Country Station won four Missouri Broadcasters Association (MBA) awards:

·Mix 92.7 Today's Best Hits won in the Commercial Announcement category for commercial production.

·KS95.1 FM - The Lake of the Ozarks Country Station won for a Public Service Campaign for the Missouri Department of Conservation.

·KS95.1 FM also won for their Station Sponsored Hope Ray Dunklee 5K.

·Classic Hits-Cool 102.7 Mix 92.7 Today's Best Hits and KS95.1 FM-The Lake of the

don't have the manpower to do more. That's why we're so honored. I think we're most proud of the Corporate Award for Community Service, given for our multi-station work on the Lake of the Ozarks Shootout this past year. Since the Shootout supports 40-some charities, that has the biggest impact," Clayton said.

He also said he wanted to say "Thank you" to all of the judges who voted for Benne Media stations and "Congratulations" to all of the statewide radio and TV stations who won awards this year.

The awards were to be presented at the association's annual convention and awards, to be held at the Lake of the Ozarks. However, the conven-



Mike Clayton, center, with Shootout organizers

Ozarks Country Station won the Corporate Award for Community Service for its coverage of the Lake of the Ozarks Shootout.

Program Director and Mix 92.7 Morning Show host Mike Clayton said it is always an honor to win, especially when realizing they are up against hundreds of other stations across the state. According to the head of the MBA, this year they had a record number of 933 entries in 29 categories that include everything from news casts to advertising to public affairs to play-by-play.

"In some form or another, we've won every year we've been a member of the association - and we only submit in a few categories because we're a smaller operation and just

tion was cancelled due to the Covid-19 pandemic. Instead, once social distancing restrictions of 10 or more people have been lifted, the MBA Board of Directors will personally present the awards to each station later this summer, according to a member of that board.

The MBA, organized in 1948, was formed to represent its members' points of view in the legislative and regulatory process in in both the state and federal government; it serves as a resource for training, revenue expansion, cost containment and information on evolving governmental policies; and it encourages the highest standards in broadcasting by recognizing and sharing examples of excellence and achievement.

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Capturing this moment in time: Front Porch Project

By Nancy Zoellner-Hogland

The year 2020 is one we'll never forget and will be the stuff stories are made of for generations to come.

Photographer Natalie Adams is hoping to help the community retain those memories through her "Front Porch Project LOZ."

"When social distancing was put in place, I, like others,

exactly what she was hoping for – smiles and lots of stories about things happening due to the pandemic – all while maintaining the recommended safe distance.

"I've heard stories about the craziness of trying to find items that were suddenly in short supply – toilet paper, for instance! I've learned how some individuals have been reach-

Documenting this time in history for these families," "We love you for everything you do during these trying times," and "Thank YOU, Natalie! What a gift you are to our community!!! A unique picture to remember this strange time."

All the pictures are posted to the Front Porch Project LOZ Collaboration Facebook page and they are as unique as the

had her first child in 1992 and she knew she wanted to document every moment in time so she'd be able to hold on to those memories for a lifetime. By the time her second child came along, she had many adventures across the country to document.

"At that time in my life all I had was disposable cameras so I went through a lot of those and I had a lot of prints," she laughed, adding that as her children got older and technology developed, she got her first digital camera. "I would take thousands of photos to get those few 'perfect shots' I wanted to document. When my kids started playing sports in high school, I wanted to get the best image quality possible so I upgraded and started sharing those moments on social media

As my children were getting older and technology was developing I purchased my first digital camera in 2000 and documenting moments was so much easier and cheaper. I would take thousands to get those few perfect shots I wanted to document. When my kids started playing sports in high school I wanted better equipment to get the best image quality I could get. While documenting those moments in time social media was coming to the forefront and I was able to share my love for photography through the internet and with others. It was during that time that others encouraged me to take my passion and turn it into a business, which is what

pictures, family portraits and lifestyle images – her favorite.

Although she typically charges a fee for her work, rights to all photos taken as part of the Front Porch Project will be provided free of charge.

"I've added hashtags to the photos but I'll remove them at the end of this pandemic when I upload all the pictures to my business site. Everyone will be able to download the high resolution image without the hashtags for their own use with copyright release," she said. "And since some like the hashtags, I'll probably include both the original and edited image. My hope is that people will put these and other photos they've taken themselves in a scrap book or frame them so someday they can look back and tell others about this time we are experiencing. I'm sure the following generations will look back like we do today on issues that our past relatives faced, the Great Depression, etc., and wonder what it was like. These pictures will bring those memories to life and tell the story that I think is important to document."

Adams said she will continue taking front porch photos as long as social distancing is recommended. She'll either take photos at individual homes or, with prior arrangement by residents of the neighborhood, she'll shoot the entire street or portion of the street, one home at a time. She's also looking at possibly turning the photo collection into a book that could be purchased. In the mean-



started noticing less traffic and shopping and I was bothered by the shutdown of school events and all the other things that make up lifetime memories for families. I work in the information systems department at Lake Regional Hospital so I was hearing a lot of the medical concerns and I could feel everyone's worry and frustration through the words on social media," she said. "However, through social media I also noticed that photographers in other states were documenting this moment in time by photographing families on their front porches. I knew this was my way to give back here at the lake - to put smiles on everyone's faces and take away some of the negativity and worries that people were experiencing – if only for a moment."

So since late March, after schools and many businesses had shut down and social isolating had become the norm, she started visiting neighborhoods, stopping at more than 100 hundred houses to get

ing out to help their neighbors or friends who have sick family members and are more vulnerable to the virus," Adams said.

She said the work has certainly helped keep a smile on her heart during these troubling times. It's obviously added to the enjoyment of the

families portrayed. Some include Disney princesses, another features a caped crusader. Lots of babies and baby bumps are pictured and it's apparent that many Lake-area residents consider their pets – even pet chickens – as part of the family because they're



families she's photographed because the site is filled with comments of "Awesome photos," "You are doing an amazing thing Natalie Anne Adams!

often front and center. And all photos are as beautiful as the smiles on the faces.

Adams said her love for photography started when she



I did," she said, adding that she "officially" started Natalie Adams Photography in 2010 and ever since has been flooded with requests for sports, senior

time, to arrange a photo shoot, contact her on her Facebook page.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

A Look at the Home Buying Process Part 1

Buying a new property at the Lake of the Ozarks can be an exciting time, but there are inevitably going to be questions through the process. As your mortgage lenders at the Lake of the Ozarks, we look forward to being here with you through the home buying process. Here are a few things you can expect through the process, as well as a few things you can do to get prepared.

Start Early

When you realize that you want to own a new home at the Lake of the Ozarks or anywhere, one thing you can do is start researching the real estate market in your target area early. We suggest that you contact a local real estate agent to help you with your research. You can also look through different websites to see real estate listings, and then make notes of the particular homes that you are interested in.

Learn About Your Target Budget

This is where your favorite mortgage team at the Lake of the Ozarks comes into play! The best way to determine your ideal budget is by filling out an application on our website (www.YourLakeLoan.com) and we will help you with the pre-qualification process.

This step can often get missed by homebuyers, but it will save you time and even heartache by doing it now. If you can get your prequalification for a mortgage completed before hunting for a home, you will be in a much better position when you make an offer on a new property because the seller will know you are a serious buyer!

Find Your Real Estate Agent

A real estate agent is going to be another important partner when purchasing your home. They will be able to provide you with helpful information about the homes in the area, and their knowledge, negotiating skills, and familiarity with the area are going to be invaluable. If you haven't found a real estate agent yet, Team



Lasson knows some amazing agents in the area we could refer.

Start The Hunt for the Home of Your Dreams!

After you have the above steps completed, it is time to start looking for homes. It can be helpful to take a notebook so that you can remember details about the homes that you visit. You will see a lot of houses as you search, and it will be amazing how they can start to run together. You may even want to take pictures or video to help you remember details.

Ready to Buy a Home?

The Lake community is such a wonderful place to be. If you are considering purchasing a second home at the Lake of the Ozarks, we would be honored to assist you through the process. Now is a great time to make an investment on a property, and the Lake area is a booming place to get involved. Visit our website to learn more about our mortgage company at the Lake of the Ozarks or fill out an application. We look forward to working with you!

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CVB, chambers, businesses collaborate to come back

By Nancy Zoellner-Hogland

Every business is being affected differently by the COVID-19 pandemic and every business will be reopening differently.

Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau, said his staff was wracking their brains trying to come up with a way to help those businesses promote themselves when they were ready to welcome visitors, but it had to be done economically and efficiently because, with greatly reduced income, rescheduled CVB Annual Dinner, delayed 2020 Restaurant Guide, no Spring Harbor Hop and limited trade shows to attend, the CVB was forced to lay off six of its nine employees.

"The Lake has been hurt so badly by the loss of tourists and we felt that, once we're on the backside of this COVID-19 crisis, if we're going to turn the corner and get people down here to save our summer, we needed something that specifically targeted our market. Obviously, Facebook is a very affordable way to get the word out and the most powerful thing on Facebook is video, so we started circulating this idea around and got some input

tions but felt like Mary Kay at the Ozarks Amphitheater came up with the best one – 'We are the Lake,' coinciding with the old song 'We Are the World.'"

That song is on YouTube at <https://www.youtube.com/watch?v=M9BNoNFKCBI>.

In the meantime, while attempting to obtain the rights to the music only– not the lyrics – to be used in the background in some of each promotional video, they worked with Bridal Cave to create a sample.

The Bridal Cave sample video is at <https://youtu.be/wbu4iewoQfk>.

Jacobsen discussed the idea with the Lake Area Chamber of Commerce, Lake West Chamber of Commerce, Camdenton Area Chamber of Commerce, Eldon Area Chamber of Commerce, Versailles Area Chamber of Commerce whom all came on board and they are all in the process of reaching out to their members, asking those business owners to participate. In order to do that, they have to submit several high resolution photos that illustrate their business, their business logo, any existing video they have and then a 15-to-30-second personal message, recorded on a cell phone, that ends with

their Facebook pages whenever they feel the time is right. We'll also give them some tips on how they can boost their videos on Facebook – but we're not going out and shooting video. We don't have the time or the resources to do that. We will do a voice-over for those who don't want to record their own personal message but to be included, the business owners must provide us with the content," Jacobsen said.

He said he's also had local businesses reach out with funds to be utilized in a campaign to help businesses and possibly boost videos on Facebook. He explained the benefits of that move would be to increase the number of impressions from hundreds to thousands of businesses when sharing the messages with their potential customers.

"And at the end of each message people will hear 'We are the Lake' and see the logos of all collaborating organizations. That's going to have a tremendous impact. I think our businesses realize that this will be a very good investment because, at the end of the day, the more people that come to the Lake, the better off their businesses will be," Jacobsen



from board members. We envisioned a video that included some type of personal message from each business owner and at the end of that personal message, we would include a common tag line," he explained. "We had all kinds of sugges-

"We are the Lake."
"Once we get all that content, we're creating the videos for free and we'll be putting them on a YouTube channel. We'll also be sending the video files to the individual businesses so they can share them on

said. "I think this promotion is a great collaborative effort by all of us, but like anything else, the more participation we have and the more videos we can produce, the bigger the effect it will have."

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Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Virtual Meetings During These Strange Times



Mike Waggett

During the COVID-19 pandemic, you may have had some drastic changes to the way you conduct your business. At MSW Interactive Designs, we had to move all our 13 team members to working remotely from their homes. This has led to some challenges, but we are overcoming them by video conferencing. We use Zoom as our platform of choice. I have also been involved in many other video conferences including the Chamber of Commerce, BNI, and webinars to learn more about the virus and relief programs available. During this timeframe, I have noticed some things about video conferencing and some tips to consider when in front of your camera.

Dress as if you were talking to a client when on a video call.

Everything you do is considered marketing your company. Your dress, hygiene, your vocabulary, and body language all tell your story. If on a video call, don't dress down just because you are at your home. I have seen pajamas, robes, and even shirtless people on some of the calls I've been on. Obviously, an in-house call with your team can be casual, but use caution if you are on video representing your company. One last tip – make sure to look into the camera and have it pointed straight at you. Perceived eye contact can be a good thing!

Check your background.

If you are like me, I'm constantly trying to figure out what is behind the person on the video call. Make sure your visible space is clean and uncluttered and use caution for wall hangings behind you. Before you get on a video call, test your camera, and critically examine your background. I've also seen the use of background graphics on

Zoom. Unless it's for a specific purpose, don't have a beach, Star Wars, forest or other backgrounds. It only adds a very short moment of humor but it can be distracting after that.

Be on your best behavior.

There is a real temptation to feel super comfortable at your home, and your behavior may reflect that on camera. I was on a Zoom call where someone was smoking! If you would not smoke or drink alcohol in front of your client, don't do it on a video call. Also, you may be tempted to use colorful language or attempt humor you would not normally do when talking with a client.

Video conferencing is changing the face of business. It's a powerful tool to stay connected to your team and clients. Just remember to treat it like a face to face meeting, and you will be in good shape. If you want to setup a Zoom call with any of our team members, give us a call or email. I promise we won't be in pajamas!

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It's business 'not quite as usual' for municipalities

By Nancy Zoellner-Hogland

According to officials with Osage Beach and Lake Ozark, although very different, city business has been running smoothly through the coronavirus crisis.

Osage Beach City Administrator Jeana Woods said employees at city hall were taking turns working from home, "And the rest of us stay in our offices. So far, it's worked out well."

In order to continue taking care of city business, in March the city purchased laptops for aldermen that allowed them to participate in board of aldermen meetings held via webinar in real time from their homes. The public is allowed to log in and watch and Woods said a few have done that.

"I'll be glad to get back to our normal routine but it's going good. We have one alderman that's 'technically challenged' and needs a little help but beyond that, it's working and it's also made us all a little more efficient. I've been recording the meetings and my administrative assistant is going to help me get them posted on our website. We've been working towards doing that anyway so this is actually helping us move in that direction," she said, adding that she'd like city hall to remain closed through the month of May. "I know we originally said the 15th but I don't want to rush things. But we'll see what the governor has to say before making that decision."

In April, the city adopted an order that allowed them to enforce Camden County's stay-at-home ordinance. When the county rescinded the ordinance just two weeks later, the

city followed suit. However, Mayor John Olivarri said portions of that order would remain in effect.

"One portion had to do with providing direction for replacing employees who tested positive with COVID-19. Another deals with retail packaging of alcohol and an extension granted for liquor license renewals. We also stated that some city boards and commissions, including the Planning and Zoning Commission, wouldn't be meeting until May 15 and that will continue to be in effect as well," he said.

That means more delays for Gary Prewitt's latest project. In January, the developer submitted a rezoning request for a 14-acre parcel of land adjacent to Backwater Jack's in order to build a 2,000-seat amphitheater and 300-space parking lot. After a couple nearby property owners complained, the request was tabled until a traffic study could be completed. That's been done but the mayor said as long as the 10-person rule is in effect, which would prohibit the community from coming in and voicing their opinions, P&Z won't be meeting. "It wouldn't be fair to anyone if we did," Olivarri said.

Wood said the city would also not be rushing to start the summer sports program. "I told Matt (Vandevoort, parks director) that I know we need to get back to some sort of normal but what kind of city would we be if we suddenly threw a big group of kids down at the park? I just don't think that's responsible so I'm hoping we can host maybe a shortened season later in the summer so the kids could at least get in some games or

maybe hold games in the fall. That's all something we're going to have to work out with the other cities."

Until the city is back to normal, residents and business owners are asked to continue paying city utility bills online at <https://www.municipalonlinepayments.com/osagebeachmo>. Community members are also encouraged to use the drop box located in front of City Hall to deliver payments or other necessary documents to city offices, and to download applications or other items and make park reservations online or by calling the office. A complete list of city office

understandings than anything, but all our business owners have really been cooperative through this. And we know it's been hard on them. I think we're hoping that when this ends – and I mean really ends with no new cases – we'll be so busy that it will make up for the weeks we were shut down," he said.

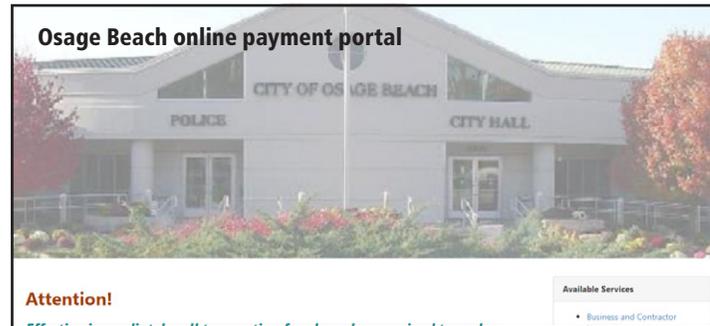
In the meantime, to stay within the 10-person guidelines at City Hall, five employees – one from public works, two from the police department administration and two from city hall - voluntarily furloughed with a return date. To keep employees safe, everyone

he said, adding that the city just changed its website to keep the public better informed. "We'll be posting more information there."

They held just one board of aldermen meeting in April rather than two. As of the deadline for this issue of the "Lake Ozark Business Journal," they had not yet decided if they were going to use Zoom to hold their meeting online or if they would continue to meet at city hall, distance themselves and limit access to the public.

"The mayor and I have attended other meetings by Zoom and we've attended webinars and they're serving their purpose but I'm not a big fan of electronic meetings. I guess I'm old fashion because I still prefer to talk to someone face-to-face," Van Dee said, adding that although the coronavirus has slowed business, it hasn't completely shut down development.

"We have three projects in discussion and we've already previewed a site plan for a commercial multi-family development. I haven't heard the numbers yet but it's at least three stories so that's good news," he said. "We're still in limbo about when we're going to have our next planning commission meeting. It was supposed to be May 6 but I think we'll be moving it to later in the month. We're going to continue to limit things after the state gets back open to make sure everything doesn't go sideways. Then if the numbers of cases of COVID-19 don't shoot back up, we'll start looking at going back to business as usual – but we'll be doing that slowly and cautiously."



contacts and departmental information is available at www.osagebeach.org.

The city of Lake Ozark did not impose any ordinance or special orders relating to private establishments nor did the city order any private establishment to close due to the virus. City Administrator Dave Van Dee said they are just impatiently waiting to hear the governor's plan to reopen the state.

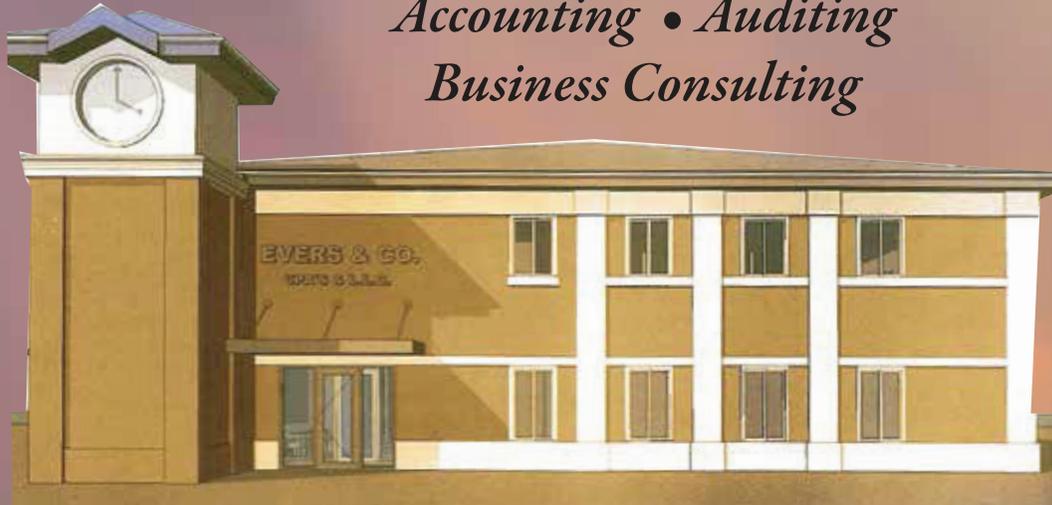
"We appreciate the fact that our businesses voluntarily shut down and went to curbside pickup. We only had a couple minor issues back at the beginning that were more misun-

stayed in their offices as much as possible and the city shut its building to the public and operated on an appointment-only basis.

"If someone pulls up out front and looks confused, one of us will go outside to see if we can help them but everyone has done great using the drop box or making credit card payments over the phone and we're working on getting a new online payment system. We didn't hold municipal court in March or April but believe we will be able to hold court in May. That decision is supposed to be made on or around the 15th,"

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A Matter of Trust

**The CARES Act
 Impact on RMDs**

In response to the global COVID-19 pandemic, several emergency legislative measures have been enacted to help alleviate the personal and financial distress facing individuals, businesses and non-profits across the United States. Of these measures, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) has gained the most traction, as it provides a massive \$2 trillion stimulus package to expand unemployment benefits, support American families and ease economic distress.

Along with the stimulus package, required minimum distributions (RMDs) have been waived for traditional IRAs, as well as 401(k), 403(b) and 457(b) plans, SEP IRAs, SIMPLE IRAs and inherited IRAs. This particular provision is a welcome relief for IRA owners who must take RMDs from their currently deflated accounts, based on an RMD calculation using inflated December 31, 2019 values. In addition, first year RMDs from 2019 are also waived, if the owner waited until 2020 to take the RMD (April 1, 2020 due date).

**FREQUENTLY ASKED
 QUESTIONS:**

Can I roll my RMD back in?

BEFORE 60 DAYS: Yes, you can utilize the 60-day rollover (or "indirect rollover") rules to return your RMD to your IRA (not including inherited IRAs or QCDs, which are not eligible for rollover). This time limit starts when the client receives the distribution, not the date of the check. Therefore, if a delay in mailing occurred, the client would not be penalized. In addition, you can only use the 60-day rollover rules if you have not taken another 60-day rollover in the last 12 months.

AFTER 60 DAYS: At this point, no. Until we receive further guidance from the IRS, please do not complete a 60-day rollover for distributions taken more than 60 days prior.

INHERITED IRA BENEFICIARY: No, you cannot roll these RMDs back into an inherited IRA because they are not considered funds eligible for rollover. The only exception would be for surviving spouses.

**QUALIFIED CHARITABLE
 DISTRIBUTION (QCD):** No, you cannot roll a QCD back into an IRA



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

because it is not considered eligible for rollover.

What if I took my 2020 RMD in more than one installment?

You can only rollover ONE distribution, from all IRAs. Unless the IRS issues additional relief, we are required to follow the rules currently in place.

What if I took multiple RMDs from more than one IRA?

Same answer as above. You can only rollover ONE distribution, from all IRAs. Unless the IRS issues additional relief, we have to follow the rules currently in place.

What if the distribution was "in-kind"? Can I rollover the same securities?

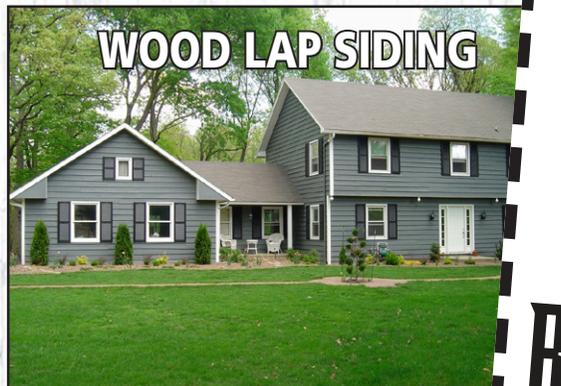
Yes, you are required to roll over the distribution in the same manner in which it was distributed to you. If you took the distribution in cash, only cash can be rolled over. If you took the distribution in-kind, only the same exact securities can be rolled back in. Even if the property changed in value, it is the "same property rule", not the "same value rule".

While these are very difficult and uncertain times, many unique planning opportunities exist in 2020 due to the recent legislative changes. Now is a great time to discuss financial planning strategies with your Central Trust Company wealth management team. Contact Trenny Garrett at trenny.garrett@centraltrust.net | (573) 302-2474 or Bart Schulte at bart.schulte@centraltrust.net | (573) 302-2474.

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

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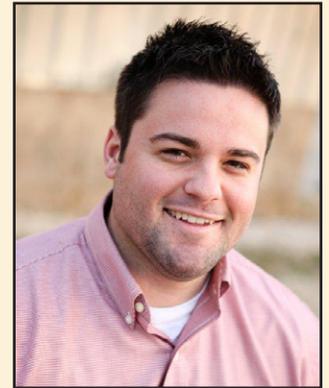


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“Insurance Talk”

with Nick Brenizer of Golden Rule Insurance

Lowering Your Insurance Costs During COVID-19



Nick Brenizer, AIP, RWCS

COVID-19, how many of you are sick and tired of hearing that name and info about it? I know I am this virus has totally taken the world by storm and who knows when it will be over. There is no business or person that hasn't been affected by the virus in one way or another and who knows what the total effect will be on our Lake economy by the end of this.

We are getting a lot of calls about what's covered and what's not and is there anything that you can do during this time of low to no income coming in for businesses. The answer to "is it covered" is a whole other topic that we won't get into in this article, but what I want to discuss are some ways to lower your premiums during this time and help with insurance costs.

One major thing that Missouri has done to help is on March 13th Governor Parsons signed an executive order allowing the department of insurance to make a mandate that no insurance company can cancel policies due to non-payment of premiums from March 13th to May 13th (unless extended). What this means is that if you can't make your insurance premium payment this month, they will allow you a grace period during this time. This does not mean that your premiums are waived, as you will still have to make up your premium payments sooner or later once this order is lifted but at least during this hard time you can have a grace period. One suggestion I have heard from many of the carriers is to pay what you can during this time to at least not let the payments due pile-up on you and get yourself too far behind on payments. The carrier will then change your future payments to reflect your amount paid during this

time.

Some other things to help with your insurance cost is check on your policy and seeing what it's rated on for your business. Almost all business insurance policies are based on sales and or payroll. A good thing to do right now is call your agent and ask them to lower your payroll and or sales estimates for the year based on what you think you are going to be down during this time. This will lower your future insurance payments and may even give you some money back if you have over paid. This goes for business liability, umbrella, and work comp policies. This is also a good time to review your coverages in general make sure you aren't paying for something you don't need or possibly don't own anymore that you are paying for insurance on.

The big thing is to stay on top of what you have covered and what you want to have covered. We have no idea when this virus stuff is going to go away so we all must prepare for the worst and hope for the best. I hope this advice can help someone with their costs and possibly keep them from dropping coverage as that's the last thing you should ever resort to.

Nick Brenizer, has an AIP & RWCS designations and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com.



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Lake is getting closer to retail reopening

continued from page 1

As of April 21, Camden County had seen 35 positive cases and one death; Miller County had one positive case and no deaths and Morgan County had three positive cases and no deaths.

Although a couple hundred people protested at the capitol in Jefferson City, demanding restrictions be removed, according to a survey by the Associated Press-NORC Center for Public Affairs Research, the majority of Americans are in favor of extending stay-at-home orders to slow the spread of the coronavirus. Survey results showed:

- Just 12 percent of Americans say the measures where they live go too far.
- 26 percent said the limits don't go far enough
- 61 percent said the steps taken by the government are "about right"
- 80 percent of respondents

said they are in favor of requiring Americans to stay in their homes and limiting gatherings to 10 people or less

• Breaking those numbers down by political party show just 22 percent of Republicans feel the restrictions go too far while just 5 percent of Democrats hold that view

• The survey also reports that just 16 percent of Americans feel their areas will be safe for the first few weeks after restrictions are lifted

SIDEBAR

Just one day prior to rescinding its far-reaching ordinance, the Camden County Commission signed and sent a letter to Missouri Governor Mike Parson, asking him to reconsider his Stay-At-Home Order and reopen the state.

The letter read:

Dear Governor Parsons, [sic]

We represent the citizens of Camden County as the

Camden County Commission. Like most of the state of Missouri, we are trying to work our way through the morass of the Covid-19 pandemic. We certainly appreciate the care and concern you have expressed over the past few weeks. Your leadership to protect our residents is admirable and appreciated. We are quite sure that it has helped to flatten the curve for our entire state, which is the goal for all of us. Weighing the risk vs reward in this atmosphere is extremely challenging. Sickness on one side and economic crisis on the other side. We certainly understand. That is also what we are dealing with here in Camden County.

As you are aware, we are a tourist driven economy. Our tourist season is specifically limited by weather and availability of a high school and/or college aged work force. This makes our season largely con-

tained to only five months, May through September. A large amount of our locally owned businesses make nearly their entire years revenue in those five months. A loss of even one month's revenue may make or break them permanently. We have some businesses that are already suffering greater losses than they will be able to absorb and will not likely reopen.

It is therefore, in light of the above information, that we, the Camden County Commission, respectfully request that the "Stay At Home" order be re-evaluated for the state of Missouri, and more specifically Camden County. In addition, it is essential that a definitive date to reopen be set. As much as we understand how difficult that might be without knowledge of how the virus will spread, restaurants, bars, and retail venues cannot reopen without prepara-

tion. Inventory and staffing as well as possible inspections require advance notice and organization. Adhering to the current May 4th order is already creating hardships on many of our residents and businesses. However, if that date cannot be shortened, please at least let it be known that it will be the final extension to the order so that our State and our County will know when it may plan to continue with their lives and businesses.

Once again, we do wish to thank you for your service to our state.

The letter was signed by Presiding Commission Greg Hasty, 1st District Commissioner Beverly Thomas and 2nd District Commissioner Don Williams.

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As the Lake Churns

Coronavirus Impacts Lake



Real Estate and Lake News with C. Michael Elliott

First quarter sales volume and closed transaction reports look good on the surface but a deeper review reveals the harsh impact Covid 19 has had on the Spring lake area real estate market. First quarter closings of lakefront homes increased 12.9 percent compared to 2019 and increased 25.8 percent in sales volume, 11.4 percent increase in average sales price and a decrease of 9.3 percent in days on the market. New listings were down by 8.4 percent. A closer look at these numbers along with compiling additional reports from April data shows a considerable decrease in 2020 year to date lakefront home sales.

The year started strong with January 2020 showing an increase in sales compared to January 2019. Closed transactions increased 28.6 percent, total dollar volume increased 62.3 percent and the average sales price increased 25.25 percent. New listings decreased 14.6 percent and days on the market averaged 5 percent less than in 2019.

February 2020 Closed transactions increased 12.9 percent, total dollar volume increased 22.9 percent and the average sales price increased 8.9 percent. New listings increased 20.8 percent and days on the market averaged 16.7 percent more than in 2019.

March 2020 closed transactions increased 3.4 percent, total dollar volume increased 8.8 percent and the average sales price increased 5.2 percent. New listings decreased 23.7 percent and days on the market averaged 30 percent less than in 2019.

Beginning mid-March we began to see several buyers and sellers cancel pending transactions. This continued to occur over the last half of March and into the first week of April. Most of these deals would have been scheduled to close in April and the first half of May. Many of the homes that had buyer cancellation are already under contract again; but it created a considerable gap in closed sales. The large decrease in new listings has also suppressed sales.

Breaking down the sales data into weekly increments beginning mid-March really shows when the effects of Covid-19 and the protective measures start to kick in.

March 15-21, 2020 vs. 2019: 21 percent increase in closed transactions, 66 percent increase in average sales price and 101 percent increase in closed sales volume.

March 22-28, 2020 vs. 2019: 25 percent increase in closed transactions, 2 percent increase in average sales price and 27.6 percent increase in closed sales volume.

March 29-April 4, 2020 vs. 2019: 18

percent increase in closed transactions, 23 percent decrease in average sales price and 8.7 percent decrease in closed sales volume.

April 5-11, 2020 vs. 2019: 11 percent increase in closed transactions, 15 percent increase in average sales price and 28.5 percent increase in sales volume.

April 12-18, 2020 vs. 2019: 42 percent decrease in closed transactions, 35.6 percent decrease in average sales price and 62.7 percent decrease in closed sales volume.

April 19-26, 2020 vs. 2019: 71 percent decrease in closed transactions, 5.9 percent decrease in average sales price and 72.2 percent decrease in closed sales volume.

April 2020 vs. 2019 shows that closed transactions decreased 35.2 percent, total dollar volume decreased 45.79 percent and the average sales price decreased 16.3 percent. New listings decreased 55.9 percent and days on the market averaged 24.6 percent less than in 2019.

The year to date 2020 vs. 2019 lakefront homes sales as of April 27th show a decrease of 4.6 percent in closed transactions, 3.8 percent decrease in total sales volume and the average sales price is changed less than 1 percent. Average days on the market has shortened by almost 16 percent and new listings decreased 23.3 percent.

Buyer activity and interest is extremely strong. I am also seeing an uptick in the luxury and half a million an up market. In the past seven days, I have successfully negotiated contracts on a \$1.6 million home, a \$1.1 million home, a \$725,000 home and a \$500,000 home. I am currently negotiating on a \$950,000 home.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. Data obtained from the Lake of the Ozarks Multiple Listing System for 2019 and 2020.

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According to the manufacturer, there is 18 times more bacteria on your cellphone than a public restroom. If that is indeed the case, there's no time like the present to sanitize and disinfect yours. The PhoneSoap 3UV "cell phone sanitizer and universal cell phone charger" purportedly kills 99.99% of bacteria with UV light. The patented design completely sanitizes your phone while it charges. It fits all phones including the large ones like 'iPhone 8 Plus' according to the maker. They also say it will "Clean whatever fits"-- including pacifiers, smart watches, headphones and more. **Just \$60** from various online retailers.



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Apple's AirPods might be nice, but the Jabra Elite 65t will fit the bill for everyday excellent sound and wireless Bluetooth convenience. With the new BT 4.0 the sound is better than ever, and you get five hours on a full charge. There's also no lag when viewing Netflix, Youtube or a movie on your device. Available everywhere, **\$190**.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

VESTIGES OF THE PAST

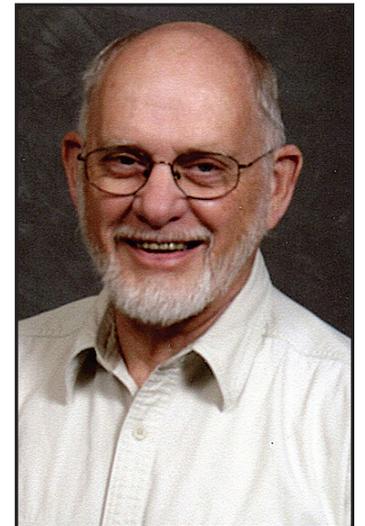
It never ceases to amaze me how some fragments of the past manage to escape the ravages of time and hang around to mystify people. Sometimes I get emails from people who've found a piece of a sign in the weeds, a portion of an old rock wall, or some other item that still exists and they want to know if I have any idea what the fragment relates to.

There is one fragment of the past I see almost daily -- a faded, barely readable sign that is featured with this article. I took the photo 10 years ago. At the time I was sure it would soon be torn down, yet as of this writing the sign, even more faded and difficult to read, it is still standing. At the time I took the photo the business that erected it had closed more than 30 years earlier. Believe it or not the sign was erected more than 60 years ago by John and Ann Roots for their roadside business. Ironically, the ruins of the old Roots Country Store

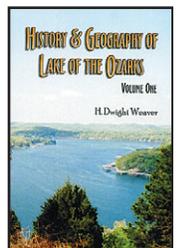
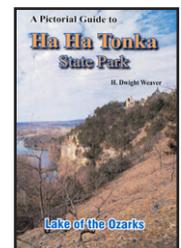


building at the curve, once reached by crossing a short pedestrian bridge, is still standing, a ghostly testament of the past so smothered by vegetation you wouldn't see it if you didn't know it was there. Before the mid-1970s this portion of Route W was part of U.S. Highway 54. There were even tourist cabins behind the store and a roadside park with attractive rock walls built by the CCC during the Great Depression. One look at the trees that have grown up between Route W and the ruins of the old store testify to how long the place has been abandoned. And now we're seeing a huge change in the topography only half-a-mile away where the Highway Department is building a new interchange just before you cross the dam.

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



The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.





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Taking care of your mental health during the coronavirus

By Deborah Sweeney, Small Business Services at Deluxe Corporation, for SCORE

COVID-19 is dramatically shifting the professional and personal routines of entrepreneurs and small business owners. Many businesses are implementing remote work for employees as well as their leadership. Working remotely offers the chance to keep operating the business. However, this remote work must be done entirely at home and adhere to practicing social distancing. Entrepreneurs that were already used to going it alone may feel truly alone — isolated and scared, listening to the ever-present dull roar of the news cycle on TV and via social media.

What happens to our health, both physical and mental, during such an unprecedented crisis?

I was able to gain a bit of insight after speaking with Aleya Littleton, a SCORE member and licensed mental health counselor in Colorado at Wild and Wonderful Life Counseling. Physically, Littleton says that with access to sanitation and modern healthcare, our bodies can recover. Mentally, the pressure weighs heavy for small business owners struggling to support their clients, employees and selves.

“Stress manifests in the body and behaviors first,” Littleton says. “You’ll start to notice your temper getting shorter, appetite changing, and sleep becoming more difficult. Even cravings for high-calorie foods emerge.”

The more stressed out we become, the more our perspective shifts to believe there isn’t time for enjoyable things.

“We sense that enjoyable things, like learning new concepts, no longer fit into our schedules,” Littleton adds. “Perspective becomes narrow. This leads to decisions based on fear, which can be destructive in the long term.”

Use the Stress Continuum to manage mental health. Widely used in the military, this is a model developed for individuals and organizations that helps

assess and manage stress. Military service members must be resilient in the face of adversity, to protect their fellow members and selves — and survive. Upon returning from deployment, these service members must be able to get back on their feet from operational stress. Typically, this is done through re-integrating with families and communities. It’s key that re-integration is successful; otherwise members could develop mental disorders.

Littleton explains that the Stress Continuum invites you to articulate what your feelings and behaviors are like under stress. This may include reacting to any new stressor, injuries from long-term exposure, or feeling ill as a result of too many stressors and not enough resources to help. All of these are normal symptoms for being under stress.

The more you are able to personalize a Stress Continuum, the more you will realize there are other symptoms — such as isolation, diet and energy changes, and the need to check in — that may be specific to you. Once the symptoms have been personalized in the Stress Continuum, you can start creating practices to intentionally move you back into the ready or green zone.

“Seeing each color or stage is a great way to visualize our nervous systems,” Littleton says.

She adds it is essential we follow the proper practices to get to the green zone. After prolonged exposure, cortisol has lasting mental and physical health impacts. It may be helpful to call a friend while you are in yellow for now, but that practice will not work as well in the later stages of stress. We must be able to get to the green zone by tending to our nervous system.

While you must still be able to personalize your Stress Continuum, here are a few “green” practices one may exercise.

Going for a walk, and spending time in nature, is a great decision. It’s even better if you can be in a (literal) green space
continues on page 22



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Crossword Puzzle

ACROSS

1. "Ali Baba and the Forty _____," sing.
6. Eureka!
9. Schools of thought
13. Sound of artillery
14. Car nut
15. Without illumination
16. Nosey one
17. Kind of trip?
18. Lasso loop
19. *Little Women's mom
21. *Tracee Ellis Ross on TV
23. _____ o' shanter
24. Quitter's word
25. Like a fiddle?
28. Like Charles Dickens' Tim
30. Quarantine state
35. *Egyptian goddess of fertility
37. Insane, in Spain
39. Mother or daughter, in Italy
40. *Biblical Rebecca's son
41. Online reviews
43. Research facil.
44. Fisherman's decoys
46. Daytime entertainment
47. Furniture wood
48. End of the road, pl.
50. Blatant promotion
52. Swedish shag rug
53. Yours and mine
55. Little squirt
57. *Mother's mom
61. *She fought for Mother's Day, then against it
64. In advance
65. *Bambi's mom
67. Fancy tie
69. Less than fernier
70. I have
71. "Lifestyles of the Rich and Famous" host
72. Fairies
73. Galley equipment
74. Feed the fire

THEME: MOTHER'S DAY

Solution page 23

DOWN

1. Kitchen meas.
2. Stay out of its way!
3. Pelvic parts
4. Tennis great Chris _____
5. Particular arrangement
6. Away from wind
7. *Mother's favorite gift?
8. Ancient marketplace
9. Part of a scheme
10. No neatnik
11. Sushi restaurant soup
12. One-pot meal
15. Like the States
20. *One of the Gilmore girls
22. Hill dweller
24. One-eyed giants
25. *She played Forrest Gump's mother
26. May edition, e.g.
27. *Worn atop the Queen Mother
29. Denials
31. Nike's "Just _____"
32. Private
33. "Take it back!"
34. *Mother in Kraków
36. Lard cousin
38. October birthstone
42. Plural of sputum
45. Rundown
49. Bottom line
51. Kind of ungulate, pl.
54. Where you'll find AM
56. Living room centerpiece?
57. Gamecock's spur
58. *Greek goddess of fertility
59. Bald eagle's nest
60. *Mums' mums
61. Opposite of cheer
62. International Civil Aviation Org.
63. Puppet precursor, possibly
66. *Female gametes
68. Café alternative

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
	19					20			21	22				
			23					24						
25	26	27			28				30		31	32	33	34
35				36		37			38		39			
40						41				42		43		
44					45		46					47		
48						49		50			51		52	
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57	58	59	60						61				62	63
64							65	66			67			68
69								70				71		
72								73				74		



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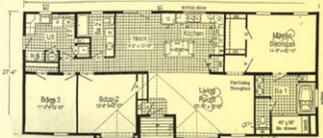
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Mental Health

continued from page 20
to further reduce anxiety and rumination. Littleton advises seeking the “awe” during your walk. Think small details like a blooming daffodil, a bumblebee lazily floating in the air, or the funny shapes of clouds.

What if there's not a park nearby? That's okay — you can still get up and move. Take a break from work to stretch, watch a YouTube video for a Pilates lesson, or even throw yourself a dance party in your home. Gentle movement, she says, will remind us we are alive and have options.

How can you get involved in donating to a COVID-19 relief fund or assisting in your local community? Consider the ways you may give back to others on a monetary or physical level. For example, your small business may make a donation to relieve an industry in need. If you have elderly neighbors offer to pick up their groceries. This is an act of compassion and kindness that proves we do still possess the ability to make a difference.

It's okay to cry in the shower. It's okay to scream into a pillow in your bedroom. It's okay to be sad or depressed or upset. Right now, you will feel your feelings — all those emotions we generally keep under tight wraps — and it's necessary to feel them.

What are the healthiest ways to process your feelings? You may see a therapist (or engage in teletherapy ser-

vices).

Littleton also recommends making space to lose it at home. Even the most put-together small business owner is welcome to take an old magazine and absolutely rip it to shreds or ugly cry it out.

“Don't judge yourself for wanting to burn it all and run away,” she says. “Just feel it. The emotions will all peak and subside.”

As the emotions subside, you may have a glass of tea or a snack afterwards. If you are able, get a hug from a family member or partner. Use this time to FaceTime with a friend or loved one if you live alone.

The sooner you are able to feel your feelings, the faster they will be discharged from your system. Then, you'll truly be able to focus on your business and its survival — and potential to thrive — during the coronavirus pandemic.

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

Online extortion

continued from page 6
ages of 10 and 17, typically through social media. Children across all demographics and genders can be targeted and exploited. Sexual exploitation, even when there is never any physical contact, causes very real harm and has a lasting impact. Images and videos do not disappear from the Internet, and the long term effects can be devastating.

Parents can review resources regarding child exploitation and other crimes related to COVID-19 at <https://www.fbi.gov/coronavirus>. If you suspect or become aware of possible sexu-

al exploitation of a child, please contact the FBI, the Kansas Bureau of Investigation, or your local law enforcement agency and report it. Such exploitation is a serious federal crime carrying severe federal penalties.

The field office serving Lake of the Ozarks is located in Kansas City which has a field office in Jefferson City. To contact the field office call 816-512-8200. The Jefferson City office covers Boone, Callaway, Camden, Carroll, Cole, Cooper, Howard, Livingston, Miller, Moniteau, Morgan, Osage, Pettis, and Saline counties.



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Pantries, county have been meeting needs of community throughout COVID-19 crisis

By Nancy Zoellner-Hogland

To help protect the health and safety of Camden County's senior citizens, pregnant women and those who are immune compromised, the Camden County Commission established a Coronavirus Community Hotline phone number that allows those groups of people to call and get groceries and prescriptions delivered to their homes.

Residents called the hotline and a county employee or volunteer would go to the store or pharmacy and then deliver those items directly to the front porch of county residents at no charge. However, residents had to first call the store or pharmacy and pay for their items over the phone with a debit or credit card.

The Camden County Emergency Management Agency (EMA), which is overseeing the program, also works with LAMB House and Share the Harvest to provide food and prescription assistance to those who can't afford to buy those items. Share the Harvest serves all of Camden County. LAMB House serves those living in Camdenton and areas to the north of Camdenton to the Niangua Bridge; south and west of Camdenton to the county line and east and north of Camdenton to State Route KK and the county line.

Since establishing the program in late March, they received nearly 100 calls for assistance, according to Ron Gentry, director of the EMA.

Gary Mitchell, executive director of LAMB House, an ecumenical food pantry that operates strictly on donations from private individuals and organizations with some food obtained by the Central and Northeast Food Bank, said they have provided food to a couple dozen families through the hotline. They've also assisted 183 families consisting of

468 people who have contacted LAMB House directly.

Although the thrift store, which raises money to cover operating costs of LAMB House, has been closed since March 16, the food pantry has remained open and will continue to provide food to clients from 9:30 a.m. to 1

of operation are from 1 to 7 p.m. on Tuesdays and 10 a.m. to 4 p.m. on Wednesdays and Thursdays. Since March 24, they have served approximately 534 families consisting of 1,117 people and have assisted another 30 families with emergency monetary aid to help with



The Lamb House food pantry

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

Crosswords Solution

Puzzle on page 21

E	K	O	S		R	O		S	A	F
H	A	L	E		I	V		Y	R	F
T	O	S	A		D	O		A	H	A
	S	I	A		J	A		M	A	G
A	Y	R			G	L		S	H	D
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A	N	N			O	O		L	S	I
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S	M	S			I	A		H	A	T



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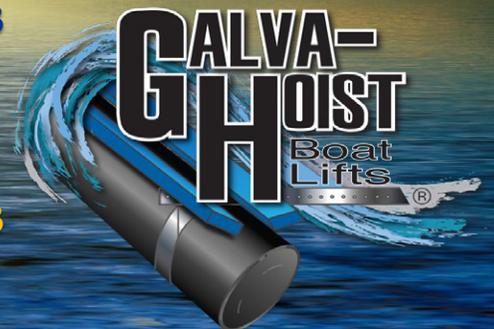
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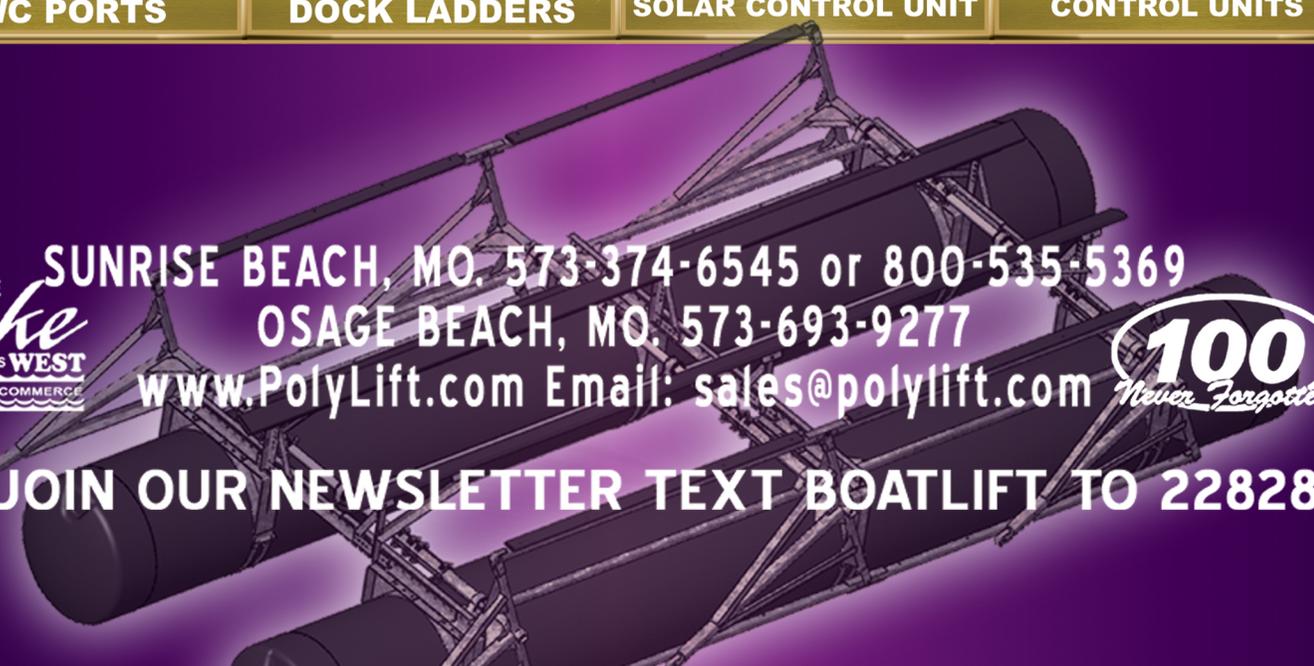
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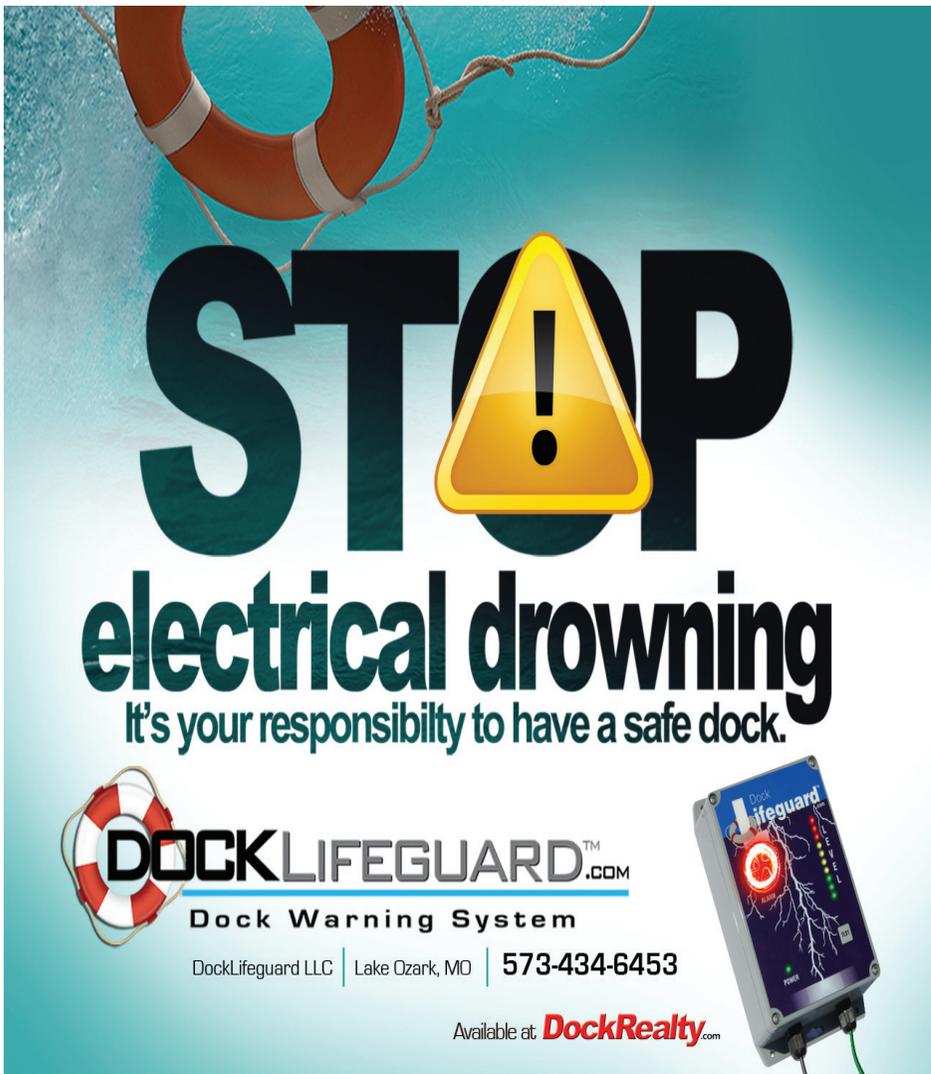
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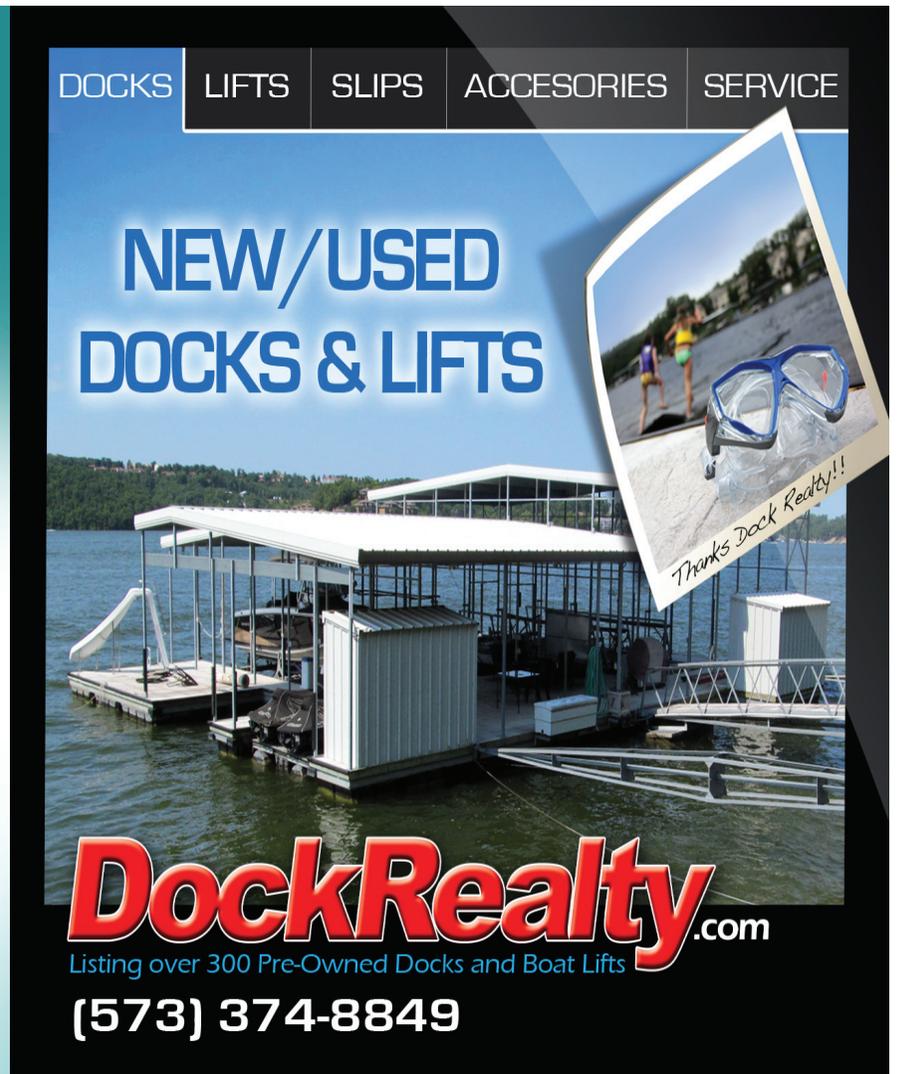
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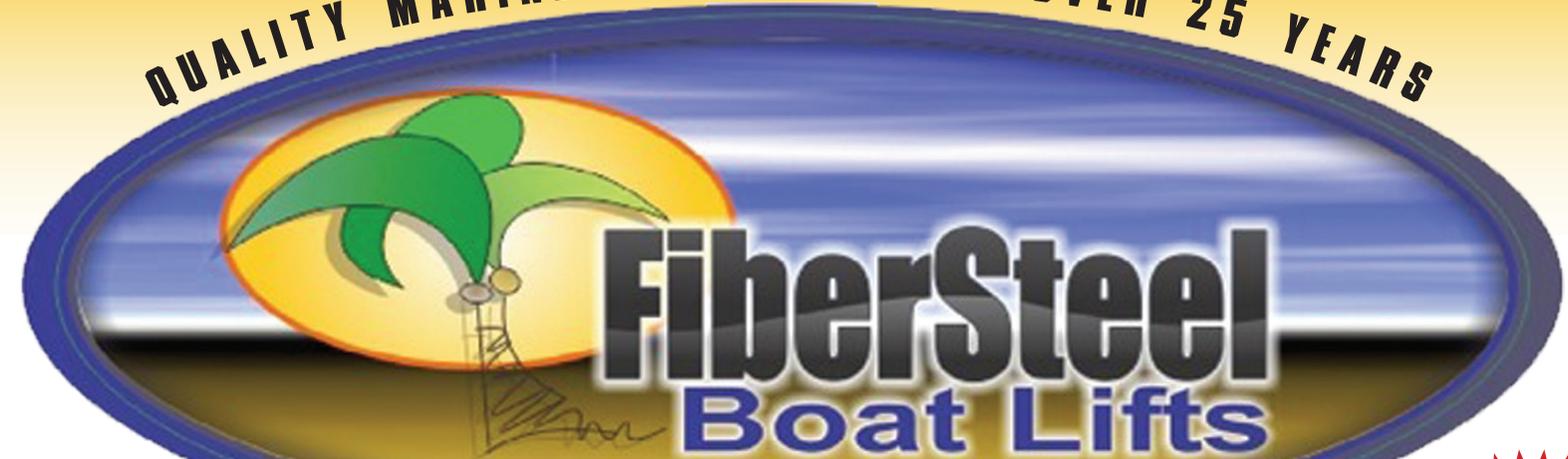
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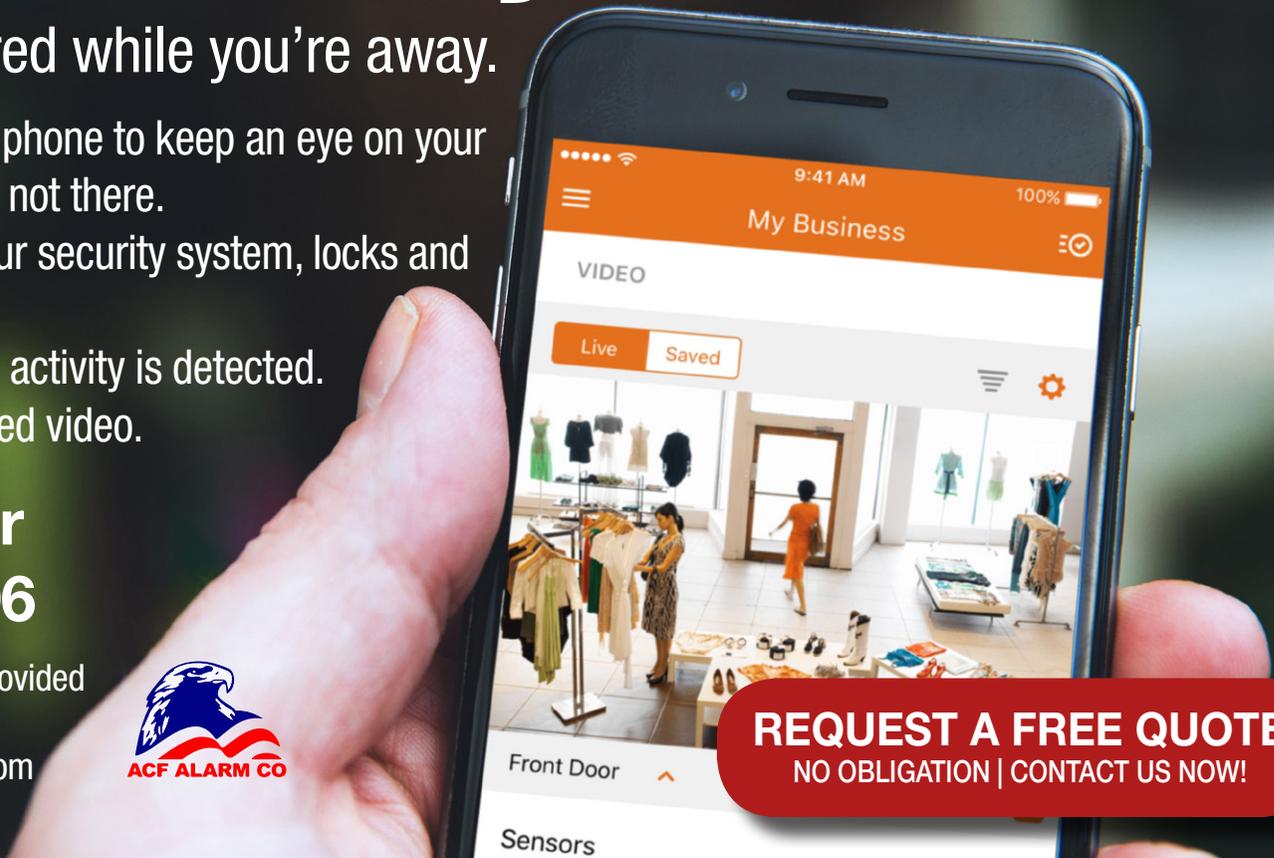
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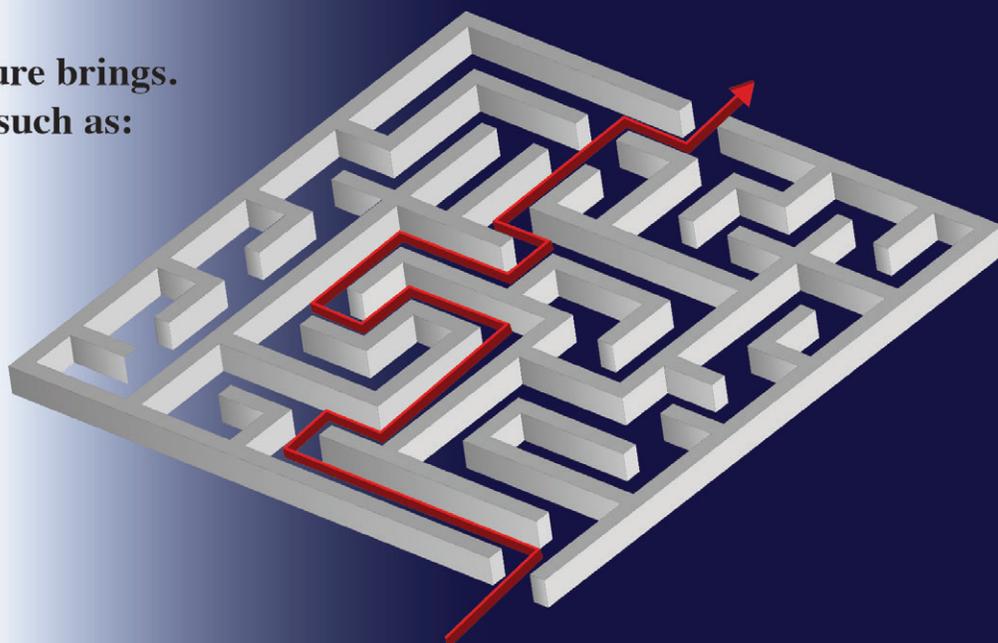
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