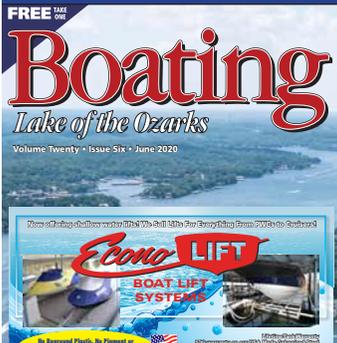


LAKE OF THE OZARKS BUSINESS JOURNAL

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NEWS IN BRIEF



It's Your Decision

Social Distancing at the Lake. Pg. 24

Save Your Receipts!

OB providing rebates. Pg. 11

Vote 'Yes'

Lake Ozark street repairs to be determined at the ballot box. Pg. 13



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19

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Crossword

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YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 16 -- ISSUE 6

JUNE, 2020

Hot Summer Nights coming June 12



1923 T-Bucket Coupe
Photo by Darrel Willman

By Nancy Zoellner

According to organizers, the June 12 Cruise-In is on.

The theme for June is Hot Rods and Little Deuce Coupes, which, at one time, were considered the very definition of the "American hot rod." The Ford coupes premiered in 1932 but became well-known to a whole new generation in 1963 when Beach Boys released the song "Little Deuce Coupe" featured as track 8 on their "Surfer Girl" album. The song was track 1 on their fourth album, a collection of car tunes ap-

propriately titled "Little Deuce Coupe."

The kick off of Hot Summer Nights was delayed a month due to restrictions put in place to stop the spread of the coronavirus. May's event, "Invasion of the Rat Rods," will take place from 11 a.m. to 4 p.m. Saturday, October 17.

"It gets dark too early and would likely be too chilly to hold it in the evening in October," explained Hot Summer Nights Chairman Bob Schwartz. "We hated to postpone it because the Cruise-

Ins are very popular, drawing thousands of people to the Strip, but with the Stay-Home order in place and most of the businesses closed to walk-in traffic it was our only choice. We were very happy to see the Lake open back up for business in mid-May and agreed it was time to roll!"

This year's events will start and 5 p.m. and end at 10 to accommodate the large numbers of people who come to the Bagnell Dam Strip early to enjoy dinner, then walk the street looking at the classic cars,

trucks and motorcycles.

The overall theme for the year is "Cruisin' Where the Lake Begins." Monthly themes are July 10 - "Cruisin' Thru the Decades;" August 14 - "Corvette - America's Sports Car;" September 11 - "A Salute to Our Military, Police, Fire Fighters and EMTs as We Remember 9/11;" and October 17 (formerly scheduled for May) - "Invasion of the Rat Rods." The September cruise-in will also include a parade where veterans will be invited to ride down the Strip in

continued on page 6

LakeMansions.com
Luxury Waterfront Homes
Lake of the Ozarks

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

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LAKE OF THE OZARKS

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Letters to the Editor

The past few months have been a struggle for everyone. The pandemic has disrupted lives in so many ways, including how companies do business, how students learn, and even how communities hold elections.

On June 2, voters in the Camdenton school district will decide if their school district will be annexed into the taxing district of a community college approximately 75 miles away in Springfield.

For the past 36 years, State Fair Community College has been a staple of higher education at the Lake of the Ozarks and for that, on behalf of the faculty and staff, the Board of Trustees, and most importantly the students, I want to express sincerest and heartfelt gratitude and appreciation – thank you.

Thank you for helping to make college a reality for thousands of students who have completed technical programs (including the #1 Nursing program in Missouri), associate degrees, and transfer classes at the lake, so that they might fulfill their dreams, pursue their passions and become tremendous assets to the community of the Lake of the Ozarks,

The lake is fortunate to be the home of countless businesses and industries that provide the economic backbone of the community, and State Fair Community College is grateful to have established partnerships with so many of them.

Our annual Workforce Training grant spends \$65,000

- \$100,000 per year at the lake and positions the college perfectly to work with companies like, Gates Rubber, with whom the college provided job retention training; Adient and Speedline Technologies, for whom SFCC provided long-term training to skill-up workers' Industrial Electrical Maintenance skills; Quaker Windows, a new company on the north side of the lake that, through a Missouri Department of Economic Development grant, received skills training and onboarding for 173 new employees; and Lake Regional Health System, with which SFCC completed leadership and Six Sigma quality training for approximately 250 employees.

While the college relishes our industry partners, we also cherish opportunities to work with small businesses and entrepreneurs. We continue to offer courses through our Small Business Development Center that helps companies and individuals succeed. In fact, we are currently enrolling students through June in a series of free classes designed to help small businesses succeed.

State Fair Community College is grateful to the Lake of the Ozarks Regional Economic Development Council (LOREDC), to which the college has been a member since its founding, and to the area Chambers of Commerce in Lake West, Lake Ozark, Eldon, Versailles, and Camdenton (of which we have been a member since 2001). Thanks to these outstanding

organizations, SFCC is able to meet the needs of the community.

I also want to thank the members of the community who currently sit on the SFCC at Lake of the Ozarks Advisory Committee. Their vision and dedication help drive our success at the lake and keep programs relevant to our students' needs.

One of those needs is exposure to college for students who may never have the opportunity to experience it, and that is precisely why I am grateful to the Camdenton and Eldon school districts for partnering with State Fair Community College to develop the Upward Bound program for these high schools. Thanks to a \$1.4 million grant, students from Camdenton and Eldon have the opportunity to spend their summers on our campus and see how attending college and a higher degree of learning is possible.

As you can see, State Fair Community College has invested a great deal of time, talent and treasure in the lake area over the past 36 years. We hope to continue building that relationship in the future because at State Fair Community College, it's about *community*.

Don't forget to vote on June 2, 2020.

Sincerely,

Dr. Joanna Anderson
State Fair Community College,
President



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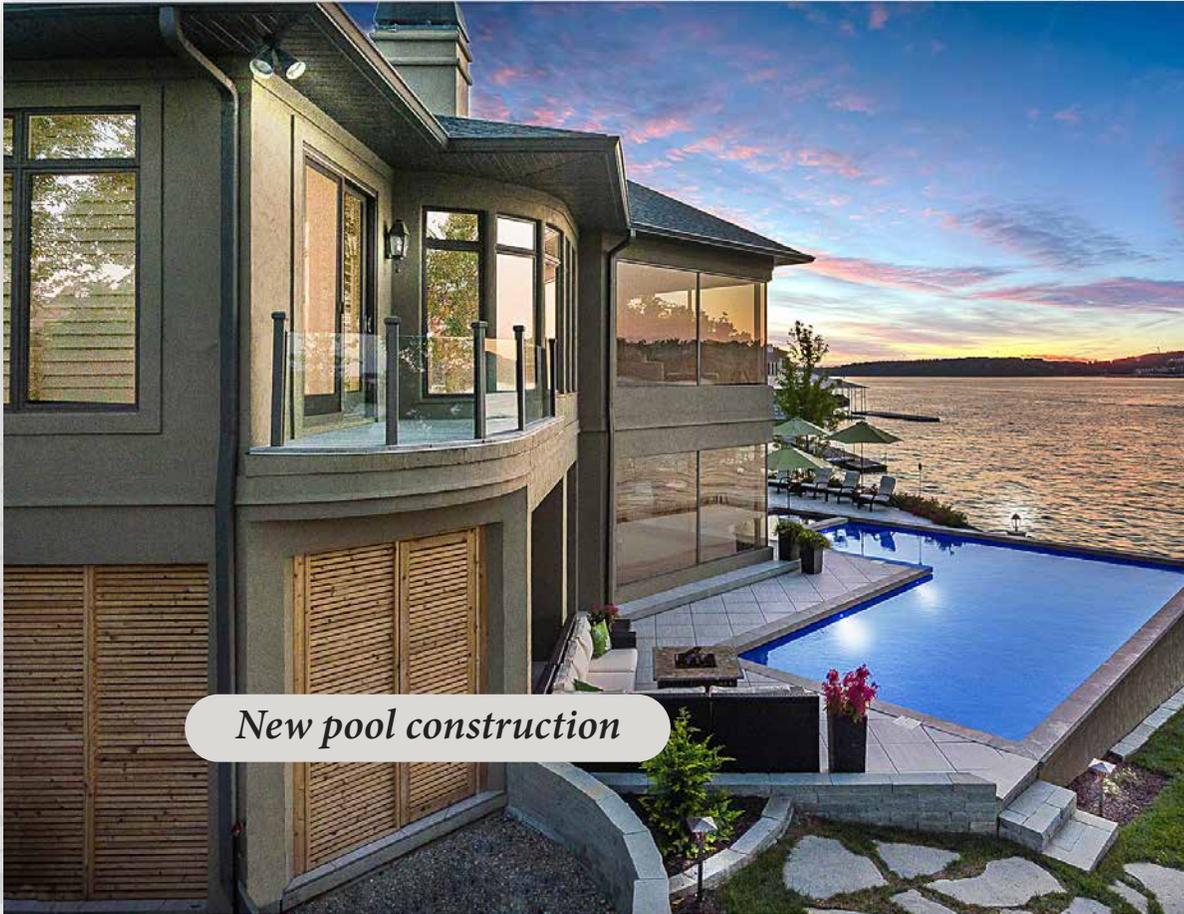
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Internet could be coming soon to rural Camden County

By Nancy Zoellner

As fear of the coronavirus spread, school districts switched from classroom to online learning and employees were asked to work remotely from their home computers, the need for expansion of internet to rural areas quickly became apparent.

Camden County, Second District Commissioner Don Williams said although he had already been searching for a way to bring service to the outlying areas of the county, the COVID-19 crisis caused him to kick those efforts up a notch – or 10.

“I live out in the country and I had tried unsuccessfully to get good internet service through satellite. When I moved to a new home we had built at my mom and dad’s great-grandparent’s farm, I was able to get service through Wisper, which provides mixed technology to provide high-speed internet. They use fiber optic cable where it’s available but in rural areas like ours, they relay

the signal from one tower to another,” he explained, adding “It works pretty well! I can have two computers online at the same time and stream two different movies at the same time without glitches. I recently learned Wisper is coming out with new technology that will allow the signal to transmit through leaves, which is great with all the trees we have. They’re the first provider in the nation to have that ability.”

Williams said when he learned about a group of residents in the northwest corner of the county who were attempting to obtain internet service, he contacted Wisper, learned that the company was the second-largest winner in the FCC’s rural broadband auction, also known as The Connect America Fund Phase II. As a result, Wisper has \$220.3 million to expand internet service – and they are looking for places to build out.

According to Wisper’s website “Recipients of CAF funding must follow require-

ments for speed, latency, usage allowance, and pricing to ensure service is of a predetermined quality standard and affordability. In addition to these predetermined standards, recipients are required to provide internet to their allotted areas within a six-year time frame.”

“The group of residents said they were working with Co-Mo Connect (offered by Co-Mo Electric Cooperative) but were told it could be several more years before the provider could get to that area. I told them about Wisper and they were interested, so I set up a conference call with Wisper representatives to discuss the possibility of bringing service to areas around Lake Roads 7-6 and 7-9, Iron Town and possibly Z Road,” he said. “Wisper was very responsive to us. Even the company CEO was in on the call!”

Williams said Wisper reps will be in the area in coming weeks to survey residents, assess cell-tower locations and look at other factors but said he is optimistically hopeful

they will be moving forward.

“A big part of our county is without service. In areas where you can get a good enough signal you can get internet access on your phone but it’s far from perfect and once you reach your data limit, it can get pretty expensive to even watch a movie. That’s why I’m so excited about Wisper. I think we’re really going to make some serious progress on bringing service to the county,” Williams said, adding that he will make sure the county does everything possible to facilitate Wisper’s efforts. “These days, the internet has become as much a utility as electricity and the telephone. Rural kids need it to do research for school projects and complete their homework, especially now that we don’t know what will happen with the coronavirus. Rural businesses and lakeside bars and restaurants need it to process credit and debit cards at the point of purchase. And high-speed broadband allows home-based businesses to market their goods and ser-

vices to the entire world right from their own homes, bringing money from the outside world into Camden County.

“While we’re currently focusing on the Roach/Greenview/Climax Springs area along Highway 7, my plan is to continue working with Wisper – and any other quality broadband provider available – to bring service to all of rural Camden County because it’s my belief that it can greatly improve the lives of our citizens,” he said. “As a matter of fact, I’ve already reached out to another company that might be able to help us provide broadband to our rural residents in the Richland and Stoutland areas. After three and a half long years of searching for a method to deliver high-speed internet to the rural areas of Camden County, I’m very excited that the new federal grants, combined with the mixed use technology, are making it a real possibility in the very near future.”

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Armchair Pilot

By Nancy Zoellner

HOT BLOODED? Don't attempt to fly Frontier Airlines, which began touchless temperature screenings of all passengers on June 1. Frontier was the first U.S. airline to announce it would be checking for elevated temperatures since the pandemic was declared. According to a release, anyone – passengers or crew members – who register a temperature of 100.4 degrees Fahrenheit or above will not be allowed to board but instead will be allowed to rest and, if time allows, have their temperature taken a second time. If the second reading is above 100.4, customers will not be allowed to fly but the airline will attempt to rebook travel for them at a later date.

HONG KONG International Airport has taken safety measures several giant steps further. They added disinfecting booths called “CleanTech pods” that check temperatures and then spray a disinfectant and sanitizer on passengers as they pass through. The process, which allegedly kills viruses and bacteria on the body, takes approximately 40 seconds. Those with elevated temperatures aren't allowed in. The airport also added sterilization robots that emit ultra-violet light, air sterilizers and cleaning robots that continuously disinfect restrooms and other high-traffic areas and is testing an antimicrobial coating spray that kills germs, bacteria and viruses on contact on high-touch areas.

YOU SHOULDN'T feel self-conscious any more about wearing a mask while flying. All domestic airlines now require travelers to wear face masks while on board. Small children who are not able to keep a mask on by themselves are exempt. Health organizations do not recommend face

masks for children under 2. Airlines are carrying extra masks for those who don't have their own.

DID YOU or your airline cancel a flight? A new bill introduced in the U.S. Senate in May would require airlines as well as third-party ticket vendors to provide full cash refunds for all flight cancellations during the pandemic, no matter who cancelled. According to *Afar* travel magazine, the Cash Refunds for Coronavirus Cancellations Act of 2020 will require airlines to provide the option of a full refund, but it also allows them to offer travel vouchers to those who want them. However, the voucher must not have an expiration date. If passed into law, the legislation would be retroactive and would apply to any flight that took place or was scheduled to take place on or after March 1, 2020, according to *Afar*. And passengers who received a travel voucher in lieu of a refund would be able to request a cash refund.

THERE WON'T BE any cruisin' on a Sunday afternoon – or any other day – at least for another month. Both Royal Caribbean Cruises and Norwegian Lines announced they will extend their suspension of cruises through July 31. So far, Royal Caribbean has cancelled more than 130 sailings since the outbreak of COVID-19 in mid-March, causing the company to report a net loss of \$1.4 billion for the opening quarter. In addition to cash refunds, the cruise lines is offering 125 percent future cruise credits on all cancelled sailings with about 45 percent opting for cash back. Norwegian guests can receive either a cash refund or a 125 to 150-percent refund in the form of a future cruise credit.

PEOPLE WATCHING can be one of the most enjoy-

able parts of any vacation. Capturing memories that include those people should be done respectfully and politely, according to travel photographer Lucy Laucht, who shared her rules in a story appearing in *Afar* online travel magazine. She suggests you first study the area so you'll have a better sense of how to operate respectfully in the place you're in. And you should always ask permission – with a smile. It can sometimes be uncomfortable but it's important. It's also important to accept the answer you receive, she said explaining that in certain cultures, taking photos can be considered incredibly rude, especially with children and elders or in religious settings. That's why it's also important to learn local customs, rules of etiquette and basic phrases before traveling to foreign countries. “At the very least, I always try to learn how to say ‘Can I take your photograph?’ in the local language,” Laucht said. It's even better to travel with two cameras, one of which should be a Polaroid so you can leave instant-print photos with your subjects. Finally, for the best photos, foster a connection with people in the place you visit before you take their picture. “If you're prepared to spend a bit of time with someone—even if you don't speak the same language—they'll be more open to giving you their time. Plus, as a traveler, you're going to walk away with a much richer experience if you've been able to actually connect with your subject.”

TRAVEL TO MEXICO is still dangerous, possibly more dangerous than ever, according to the State Department, FBI and health officials. Although officials with the Mexican government promise the outbreak is slowing, the numbers suggest otherwise as Mexico continues to report record numbers of new cases

of COVID-19 – and deaths – each day. Hospitals in the hardest hit areas are reporting they are near capacity and have begun turning the sick away. In the meantime, shipments from China that used to bring

the chemical precursors for making fentanyl – and other drugs – have stopped, as have shipments of counterfeit luxury goods sold in markets across the country. According to a report, *continues on page 8*

Mortgage Sense

with Michael Lasso of First State Bank Mortgage

5 Things to Know About Mortgage Insurance

When you are purchasing a new home, one aspect to prepare for is mortgage insurance. Mortgage insurance can be a huge asset to homebuyers, as it can allow them to purchase a home without having to put the full 20% down. Here are a few things you will want to know about mortgage insurance as you go through the process of purchasing your next vacation home at the Lake of the Ozarks.

What is PMI (Private Mortgage Insurance)?

Generally, if your mortgage down payment is less than 20% you will be required to carry mortgage insurance. This isn't to be confused with homeowner's insurance, as they are two separate points of coverage protecting from two different events. The basis of it is that if a borrower were to stop payments on their mortgage, the insurance company would make sure that the lender is paid.

Will You Need Mortgage Insurance?

If you are able to pay the full 20% down, you will not need mortgage insurance. One interesting aspect is that if you are required to purchase mortgage insurance when you first get your loan, you can often request to cancel it after a certain period of time, usually when your loan reaches a point that you have 20% equity in the property.

What Types of Mortgage Insurance Are Available?

There are commonly two types of mortgage insurance available, private and public. If you get private mortgage insurance, it means you have a conventional loan and that the insurance is obtained through a PMI company. If you have public mortgage insurance, it means that your insurance is bought from the government and is usually paired with a government loan, such as FHA. The mortgage insurance that you will be required to obtain will depend on the type of loan that you are choosing, but we can help you with this as we progress through your loan process.

How Long Do I Have to Keep the PMI?

As a general rule, you usually pay the insurance premiums until your loan-to-value (LTV) ratio hits 80%.



The LTV is essentially the amount of money that you borrowed and then divided by the value of the property you bought. You can often cancel the mortgage insurance policy when you have 20% of the home's equity built up!

How Much Does PMI Cost?

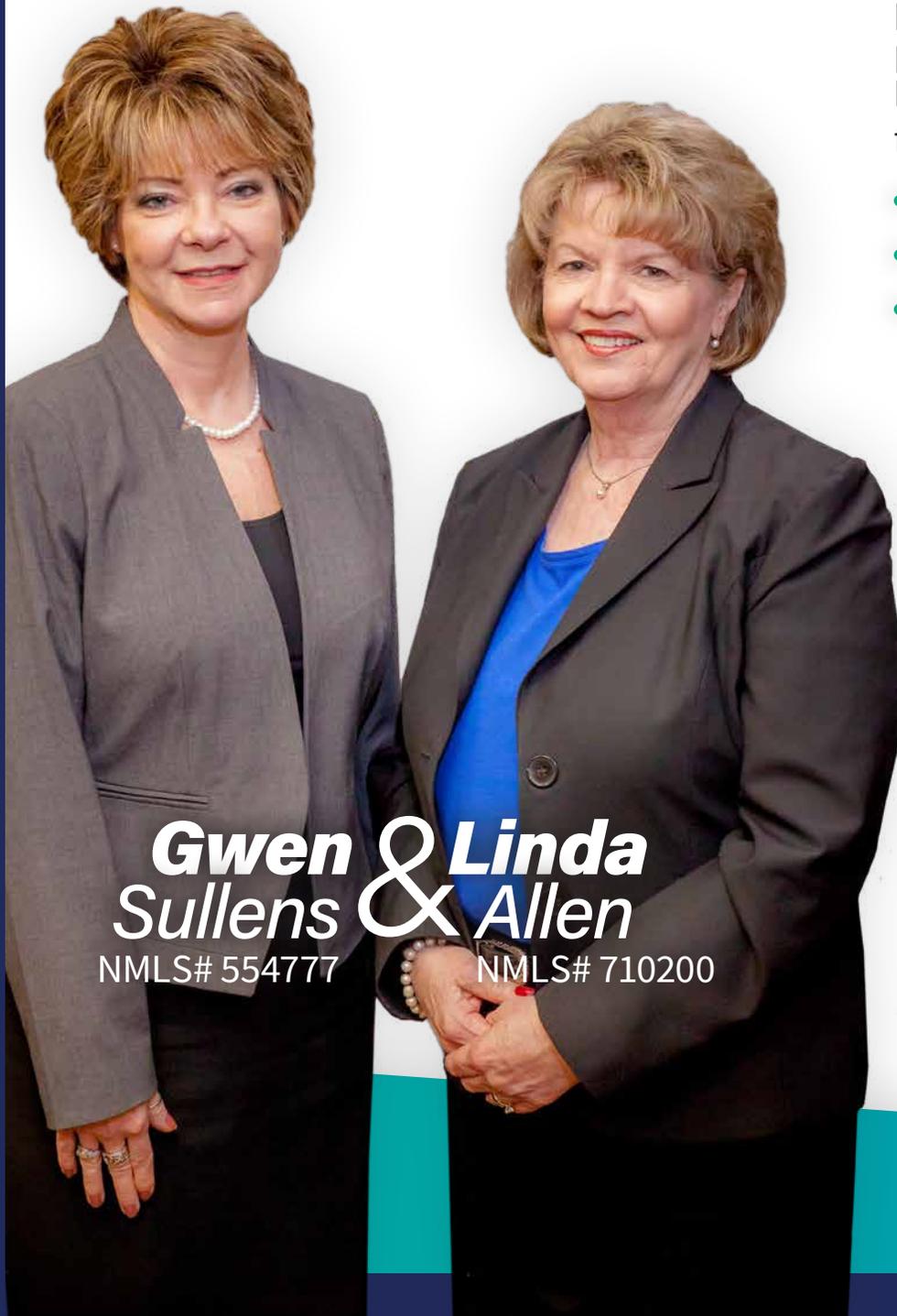
The premiums for a conventional loan can vary, but a good rule of thumb is that the lower your down payment, and/or the lower your credit score, the higher your premium will be. Generally, the premiums can range from \$30-\$70 per month for every \$100,000 borrowed. However, on FHA loans, there are some additional fees. There is a UFMIP (up front mortgage insurance premium) as well as an annual premium that will be collected monthly. For VA loans, you will have an upfront fee, but no annual or monthly premiums, unless you are exempt from the funding fee.

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If you have further questions about this, we invite you to fill out the application for a loan on our website (www.YourLakeLoan.com), and we can talk with you further about the details that are specific to you! We look forward to discussing your options when it comes to your financing needs, and we're committed to working with you every step of the way.

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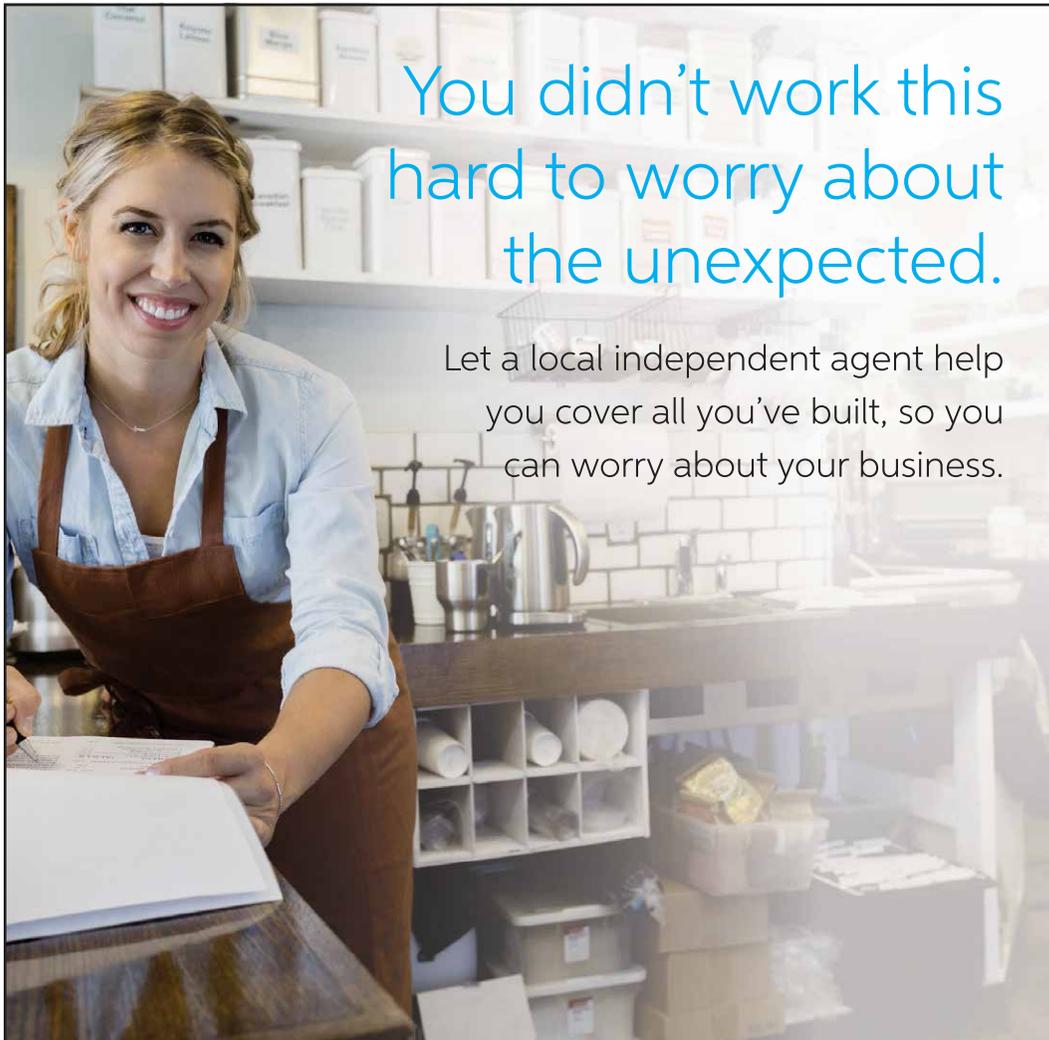


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Hot Summer Nights

continued from page 1
classic cars. Because the committee has not met to discuss details of the parade, they are asking everyone to check the Facebook page www.facebook.com/cruisehotsummernights as the event get closer for up-to-date information.

"Of course, we're asking everyone to be responsible—practice social distancing and using the hand sanitizer dispensers that the city of Lake Ozark has put up along the Strip. We also won't be including entertainment for the kids in June. Our face painters, clowns and other entertainers said they could wear masks but we felt it would be better to eliminate anything that might bring people face-to-face. Hopefully we'll be able to bring that back in July," he said, adding that he also hoped the COVID-19 threat would not interfere with any other planned events. After all, we are the Lake!"

Dubbed a "mile-long slice of

Americana pie," the Cruise-Ins are hosted by the Bagnell Dam Strip Association (BDSA) with the help of several sponsors.

This year's Platinum Sponsors are Classic Hits Cool 102.7, Missouri Life Magazine, Funlake.Com, LO Profile, Facelift, Alley Kats and Lake Media and Vacation News. Gold Sponsors are Tucker's Shuckers, Super Bright LEDs, Inc., Hawken Carstar Auto Body, Summer USA, Dogpatch, Grandma's Candy Kitchen, The Leather Man and Lake Ozark Self Storage. Silver Sponsors are Old Time Photos. Bronze Sponsors are Oak Star Bank, Lake Of The Ozarks Corvette Club and Central Bank Lake Of The Ozarks. Plackard Sponsors Are Vince Kolb Auto Sales and Parkway Plaza Tire.

In 2011, Hot Summers Nights won the Missouri Tourism Innovator Award, which pays tribute to those smaller tourist entities that achieved great results on small budgets.

Armchair Pilot

continued from page 6
businesses have stopped making extortion payments to the cartels as they were no longer getting shipments of that illegal merchandise from China. The discontinuance of all foreign air travel and the closed borders have also significantly disrupted criminal activities like drug trafficking, contraband smuggling and human trafficking. As a result, violent crime is wors-

ening as cartels turn to other means to supplement their income. Although Mexico announced plans to kick off a huge marketing campaign designed to bring tourists back to previously popular resort areas, U.S. law enforcement warns that cartels will likely target those tourists in an attempt to recoup some of the losses they've experienced during the pandemic.

Lodging Owner

continued from page 17
to the annual meeting to vote during designated hours," Divincen said.

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

A copy of the TCLA letter was requested but because of the Memorial Day holiday was not made available by deadline of this issue of the "Lake of the Ozarks Business Journal."

The Camden County case was set for a hearing on Tuesday, May 26 – after this issue went to press. Griswold did not yet have a hearing date.

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Municipalities back to operating at a 'new normal'

By Nancy Zoellner

It's pretty much back to business for the cities of Lake Ozark and Osage Beach, although things won't be operating quite the same.

The City of Lake Ozark reopened its lobby Tuesday, May 26, with some restrictions.

City Administrator Dave Van Dee said that until further notice, the public will be allowed in the building three at a time to conduct business. Masks can be worn at the discretion of the individual.

"It's funny to see how the coronavirus has changed things. At one time if someone had tried to walk into the lobby of city hall wearing a mask, we would have thought we were going to get robbed and would have probably asked them to take it off! Now we hope they keep it on," Van Dee laughed. "I still feel like a train robber every time I put one on."

He said city officials have taken additional precautions, including installing sneeze shields, and they will continue to "social distance." Hand sanitizer will be available as well.



Osage Beach City Hall opened May 26 with social distancing restrictions

However, anyone who is not comfortable with entering the building can make an appointment with the appropriate staff member by calling City Hall at 573-365-5378 during regular office hours of 8 a.m. to 5 p.m. Monday through Friday.

Utility payments and court fines can continue to be made at the drop box outside City Hall, or inside the building.

The Lake Ozark Police Department also opened its lobby

on May 26 but is allowing only one person in the lobby at a time. Fingerprinting services will still remain on hold until further notice. Police Chief Gary Launderville encourages people to call the LOPD instead of coming in person with any concerns or complaints. And anyone who is ill or who has any of the COVID-19 symptoms is encouraged to stay home and contact their physician or the health department.

Osage Beach City Hall, public works and airport facilities lobbies opened to the public on May 26, with similar restrictions. The city is limiting the number of people that can be in any of the lobbies at one time and social distancing practices will be enforced there as well. Anyone who needs to meet with a city staff member will be asked a series of COVID-19 related questions and be required to have their tempera-

ture taken.

Public meetings, including the Board of Aldermen, Planning and Zoning, Board of Zoning Adjustment, Liquor Control, as well as Municipal Court, will be resuming in June, also with specific restrictions that are designed to protect the health and safety of employees and the public. Meetings will be set up to offer limited seating in order to properly social distance and attendees will be screened for COVID-19 symptoms and temperature. Live video access via Zoom will continue to be provided for those who choose not to attend in person. In an effort to allow public input, public questions and comments will be accepted prior to the meeting and will be made part of the public process.

For upcoming meeting dates, visit <https://www.osagebeach-mo.gov/calendar.aspx?CID=38,39,14,37>.

For more information and updates visit the city's website www.osagebeach.org and follow the city on Facebook.

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Osage Beach adopts COVID-19 Economic Rebate Plan

By Nancy Zoellner

To assist those who may be facing financial hardship because of the pandemic, the City of Osage Beach is offering a limited economic rebate plan available to all Osage Beach water and sewer customers.

Under the program, water and sewer customers can earn a \$15 rebate that will be applied to their Osage Beach water and/or sewer bill for every \$25 they spend at any business within the Osage Beach city limits. The rebates are capped at \$60 for individual account holders and the expenditures have to be made between May 8, the start of the program, and July 31, 2020. Receipts must be turned in by August 31 to qualify.

According to City Administrator Jeana Woods, participants can use multiple receipts and they don't have to be full-time residents of the city. The program is also open to sec-

ond home owners, businesses, commercial and industrial accounts and those who reside outside city limits but have city services.

According to the guidelines: Each \$25 of spending counts as one credit

Under no circumstances shall credits result in payments directly to a customer

The credits do not apply to reconnection fees

Multi-family structures such as apartment buildings, condominiums, duplexes where the water and sewer service are billed jointly are eligible for rebates not to exceed \$60.00 per unit and not more than \$1,000.00 per account. To qualify for of the multifamily rebate, the owner or manager managed must present receipts for spending by residents or tenants of the building from local businesses.

Woods said once the receipts are presented, the city will pro-

cess the paperwork.

The program was initially approved by the board of aldermen at their May 7 meeting but when it was presented to Mayor John Olivarri, he did not sign it. Woods said for the program to be adopted, it had to come back to the board for a veto override. That happened at the May 21 meeting.

The mayor explained his reasoning in a letter to the aldermen.

"I disapprove of this ordinance because the objective of this ordinance as stated is to 'encourage local shopping and economic activity' but it does not effectively do that. My concern is the aggregate impact (worse case \$200,000) on the City's ability to cover unanticipated revenue losses vs how the small \$60 rebate

for individuals will impact the Osage Beach economy as a whole," he wrote. "While the objective states 'encourage local shopping and economic activity' it doesn't encourage the promotion of additional spending, but simply rewards normal spending. The ordinance verbiage recognizes the impact on businesses unable to open during the shut-down but it does nothing to incentivize (sic) spending with the businesses needing the most help. In fact, the 'essential businesses' allowed to remain open will probably be the larger benefactors of this program."

He wrote that he also disapproved of the ordinance because the City anticipates a revenue loss in 2020 of \$4.2 million dollars and the budget had been adjusted to offset this

loss by:

Reducing 35 budgeted employee positions which includes not filling part-time summer jobs

Leaving unfilled positions vacant and furloughing employees - nearly one third of the City's workforce

Eliminating employee training and cancelling travel

Putting purchases of operation and maintenance supplies and materials on hold

Putting all non-essential capital purchases and projects on hold

For more information and a list of frequently asked questions visit <https://osagebeachmo.gov/2126/Economic-Rebate-Plan>.

Businesses need to check before they text

By Nancy Zoellner

Business that send texts to customers need to first make sure their customers actually want to receive them.

In May, U.S. District Judge Nanette K. Laughrey allowed a class action suit to move forward against a bar in Kansas City's Power & Light entertainment district.

The plaintiff, J.T. Hand, is alleging that Shark Bar, as well as the district's developer, The Cordish Companies Inc., and its subsidiary, Entertainment Consulting International LLC, violated the Telephone Consumer Protection Act by col-

lecting patrons' information during happy hour events and then later texting promotional messages to those patrons, who were on the national Do-Not-Call registry.

A similar suit was filed against No Other Pub and the developer.

Hand is also alleging that the defendants sent more than one telemarketing message within a 12-month period without implementing a program that would maintain a list of individuals who asked to opt out of the marketing messages.

Hand's suit is believed to include more than 4,800 people.



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Building an effective web presence

with *Alycia Conrad, Social Media Coordinator at MSW Interactive Designs LLC*

Hear from MSW on Staying Connected at Home

It's no secret that there are a lot of uncertainties and challenges facing businesses today. One of the biggest changes that some companies are facing right now is transitioning from an office to an at-home environment. Our MSW team members have become work-from-home heroes over the past two months, and we have a few tips and tricks to help make work-from-home work for you and your business.

Take Advantage of Video Conferencing

The more senses you use when communicating with a client, the clearer your message will probably be. Body language and facial expressions are an important part of communication. That's why emails are good, phone calls are great, and video conferences are even better.

At MSW, we have regular video conferences using Zoom. It's great to see the team during the week! In these informal meetings, we get to see each other in our natural habitats. We've been able to meet one another's kids, see adorable pets making cameos on our calls, and learn more about team members' hobbies... all through a computer screen.

Get Creative with Virtual Activities

Zoom doesn't just have to be about meetings and checking in for you and your team. Keeping the team connected to one another during work-from-home isn't too hard if you get creative. If you and your coworkers usually go out for happy hour drinks and apps every Friday, then you could schedule a virtual happy hour with the team once a week.

MSW's weekly tradition of "Take Care Tuesday" has evolved into a virtual version during work-from-home. Every Tuesday, the team hops onto a Zoom call for yoga, dance aerobics, stretches for stiff muscles, or to share thoughts and information on health,



Alycia Conrad

nutrition, and self-care. It's a great way to take a break from our to-do lists and check in with ourselves and each other during the week.

Maintain a Strong Online Presence

We may have to do things a little differently during the pandemic, but not everything has changed. Having an active online presence is still incredibly important – perhaps now more than ever. With a lot of extra free time on their hands, people are spending more time than ever on their computers and phones, surfing the web and scrolling through social media.

Meet your customers where they are with a robust social media campaign and a website built to bring your ideal customers to your business. If you're looking for help to make that happen, MSW's team of rock stars would love to chat with you about the many ways we can help boost your business during this season. Whether you're starting from scratch, or building on a strong foundation, we have the skills and experience to help expand your reach and be top-of-mind in today's market.

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Lake Ozark needs voter support to repair streets

By Nancy Zoellner

One of the most pressing issues for the City of Lake Ozark

es from businesses that do not have a presence in Missouri. Revenue would be used to help

without the debt authorization and the Use Tax approval. Sales tax revenues have remained flat

investment fund to adequately repair, maintain and upgrade our streets. Operation of our day-to-day systems requires most of our revenue," Van Dee said, adding that with COVID-19 virtually shutting down Lake Ozark businesses for two months, the city lost thousands of sales tax dollars. "That makes approval of the Use Tax even more critical. Because residents and visitors were not able to buy locally, they turned to online purchases. Those online purchases represent tax dollars that we stand to lose if voters don't approve the Use Tax. We always encourage everyone to buy locally, but we also realize people will continue to buy online. We expect that trend to continue and those Use Tax dollars would certainly help pay off any construction debt."

Ballot issues

Here are the issues as they will appear on the ballot April 7. Van Dee said it's important to note that on Question No. 1, the wording speaks to transportation infrastructure as the focus of debt. That relates specifically to street improvements and

revenue would not be used for capitol purchases.

QUESTION NO. 1

Shall the City of Lake Ozark, Missouri issue revenue bonds not to exceed \$6,000,000.00 for the purpose of improving the City's transportation infrastructure system, and the principal and interest on said revenue bonds to be payable from revenues derived by the City from the City's Use Tax, and available general revenue funds derived from property taxes and sales taxes?

QUESTION NO. 2

Shall the City of Lake Ozark, Missouri impose a local Use Tax to be used to fund transportation improvements at the same rate as the total local sales tax rate, currently 2.75%, provided that if the local sales tax rate is reduced or raised by voter approval, the local Use Tax rate shall also be reduced or raised by the same action? A Use Tax Return shall not be required to be filed by persons whose purchases from out-of-state vendors do not in total exceed two thousand dollars in any calendar year.



Bagnell Dam Blvd needs around \$2.9 million in repairs

is how to improve its 90 miles of aging streets. Officials are hoping voters agree June 2 that the city's streets need a major overhaul – and that they are willing to help fix them.

Last year the city contracted with Cochran Engineering to assess the city's streets and learned it would cost between \$5 million and \$7 million to compete all repairs. Renovation of Bagnell Dam Boulevard from Quality Inn to the dam would cost about \$2.9 million, which was included in the total cost.

"I don't think there's anybody who doesn't think we need new roads," said Rick Hasty, chairman of the Lake Ozark Citizens' Transportation Committee. "The question is, how do we do it?"

City Administrator Dave Van Dee said there are two issues on the General Municipal Election ballot that, if approved, would be a major step toward answering that question. Other sources of revenue will be considered if the ballot issues are approved.

According to Van Dee:

- Voters will be asked to authorize the city to borrow up to \$6 million over the next several years to support the various construction projects that would improve the streets.

- Voters will be asked to approve a Use Tax, which is a sales tax on out-of-state online purchases. City Administrator Dave Van Dee said this will not be an addition to the local sales tax, but would only apply to online out-of-state purchas-

es from businesses that do not have a presence in Missouri. Revenue would be used to help

pay off any debt incurred during construction. Van Dee said the city would not be tackling the projects all at once, but over several years. And no individual construction projects would move forward without the approval of the board of aldermen.

"It's just like the importance of keeping your house in order, keeping it well maintained," he said. "Streets, like sewer and water, are part of our infrastructure and, again like our homes, we want to keep them in the best condition possible. We would really be remiss and short-sighted if we didn't at least try to make the improvements."

He said voters authorized debt in 2012 to expand the capacity of the wastewater sewer system, and in 2006 did the same to upgrade the water system. "Now, our streets will be our priority in the future."

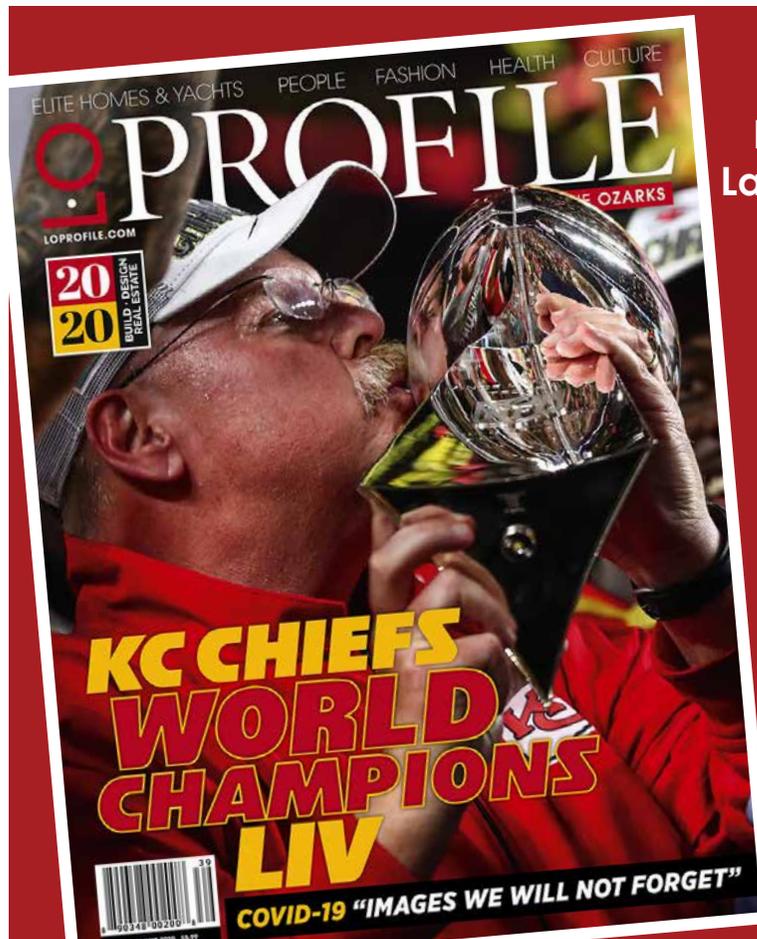
The city was denied a \$3 million Governor's Transportation Cost Share Grant in January that would have been a huge boost toward street improvements.

"Without the grant, it's even more crucial that we get the support of the voters on the two ballot issues so we can address the needs," Van Dee explained. "There's little chance we can afford to make any significant improvements if the issues fail."

He pointed out that it's a matter of financial reality that the city can't afford to make payments on millions of dollars in street improvements

in recent years – up only 1.29 percent from 2018-19, which is about the rate of inflation. The Transportation Department budget – responsible for street maintenance and improvements – was slightly down from 2018-19.

"The revenue for any large projects just isn't there. We just don't have a sustainable capital



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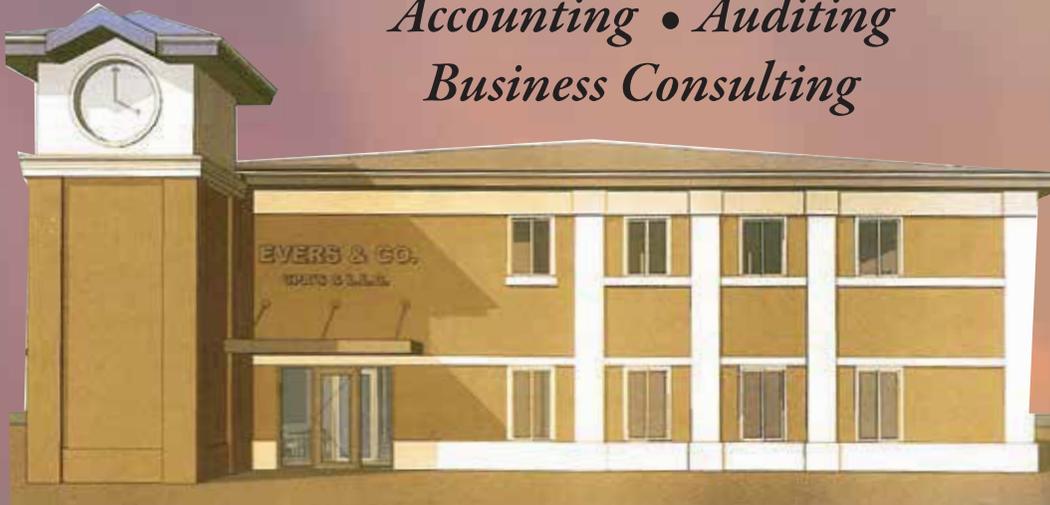


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Meet With Your Financial Advisor.

When was the last time you reviewed your investments with your advisor? Your advisor should proactively reach out to you to discuss your portfolio, but if it's been more than six months set up a meeting now. In times of market volatility it is very important that you know how you are positioned and what the downside potential is for your particular asset allocation. Your advisor should be able to communicate their thoughts on the economy and what that might mean for your particular investments. Ask what the advisor is recommending to other clients with your objectives and risk tolerance and how they are compensated for those recommendations.

Re-evaluate Your Risk Tolerance.

Although the first quarter of 2020 was down, for most investors in the stock market, the last few years have been very strong. Will the bull market continue on indefinitely? Absolutely not. Markets are cyclical and many investment professionals agree that we likely are late in the cycle. Therefore, it is a good time to seriously reassess your current tolerance for market declines. As one moves closer to retirement, tolerance for risk often decreases. Make sure your investments are aligned with your time horizon and work with your advisor to determine the right asset mix to meet your desired returns and ability to withstand loss.

Rebalance.

If you do not have a plan in place to periodically rebalance your investment portfolio, please consider it. With the volatility in the market, your portfolio may need to be rebalanced. At least annually, your advisor should meet with



Bart Schulte, MBA, CWS®

Vice Pres. & Portfolio Manager
 you to review your allocation and determine if adjustments should be made. It is common to take a buy and hold approach. However, for many investors this approach has resulted in an over allocation to equity investments over the last several years of positive stock market returns. Perhaps you invested money ten years ago when you felt that a mix of 50% stocks and 50% bonds was appropriate. Due to stock growth you may now find your investment portfolio is nearing 70% stock at a time when you are ten years older and ten years closer to retirement. Of course asset allocation is particular to the individual but it is always a good idea to know how your money is invested, what type of risk is associated with your allocation and to rebalance and review where you are on a regular basis.

Central Trust Company offers a free Second Opinion Service which includes a comprehensive analysis of your current investments including fees, tax efficiency and risk. We provide a consolidated report of all of your investment and retirement accounts. In addition, we will review your current estate plan, identify key issues and discuss ways to ensure a smooth transition to future beneficiaries. Contact Bart Schulte at 573-634-1397 or bart.schulte@centraltrust.net to schedule your complimentary review.

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“Insurance Talk”

Inland marine insurance: Do you need it?



Jeff Bethurem

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

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

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

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

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

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

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

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

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



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Lodging owner files suit to change election method

By Nancy Zoellner

Gail Griswold, owner of Shawnee Bluff Winery and Inn on Bagnell Dam Boulevard in Lake Ozark, filed a Petition for Declaratory Judgment and Injunctive Relief in the 26th Circuit Court. She said she took the action in hopes of changing how ballots are cast in the election of the Tri-County Lodging Association (TCLA) Board of Directors representing the Miller County Business District.

Laura Salamun filed a separate Petition for Declaratory Judgment and Injunctive Relief in the 26th Circuit Court asking for the same ruling for the Camden County Business District.

The TCLA was formed in 1993 by a group of lodging facility owners who were concerned they didn't have enough funding to adequately market Lake of the Ozarks. As part of the process, three business districts were established – one each in Camden, Miller and Morgan counties; a 3-percent lodging tax was presented to and approved by voters in those counties; and a board of directors was established. That board is tasked with overseeing how those collected tax dollars are spent.

Griswold explained why she wants a change on how those board members get seated.

"My business, Shawnee Bluff Winery and Inn, collects lodging tax in the Miller County Business District. Under Missouri law, each business district is considered a political subdivision. Missouri law also requires each subdivision to have an election authority. Because Miller County is too small to have a board of commissioners, the county clerk is the election authority and oversees the voting process. In other elections for seats on the board of directors, whether it's for the fire district, school district, road district or any other political subdivision, voters go to their local precincts to cast their ballots. However, the TCLA has been holding its elections at their office in Osage Beach and they are defining the scope of the dates. I didn't realize until I decided to run for a seat on the board and went to the county clerk's office to

sign up, that the county clerk is not doing the filing – and in fact, isn't managing the election at all. The only thing the county clerk has ever done is put out a manila envelope that serves as another location for people to drop off their ballots. And the ballot isn't an actual 'ballot' like we see at the polls. It's a sheet of paper with names on it," she said.

Griswold said she contacted the Miller County commissioners and prosecuting attorney and asked them to review the process to make sure it complied with state law.

Although she heard only that the county officials were looking into her request, she said she did get a response from the TCLA attorney who said a clause in Missouri law exempts the TCLA from those guidelines because the tax collectors (in this case, lodging facility owners) hold real property, similarly to boards of home owner associations.

"But the thing is, many lodging owners don't own real property. One such entity is the houseboat rentals. It's the business that collects the tax and not the landowner. Even here at my location I don't own the land that my business sits on. I pay a landlord," Griswold said.

She said she finally got a letter from Commissioner Tom Wright stating that they felt the system was working and they would not be requesting any changes.

"I did not name the TCLA in the suit, although Laura Salamun, the owner of Point View Resort, named them in a similar suit she filed in Camden County. I named only the Miller County Commission, the county clerk and the county collector, and I asked the judge for a declaratory judgment and injunctive relief, which means we're asking them to stop giving money to a non-elected board until they hold a proper election within the election authority," she said. "The real thing I want is for the county clerks to hold the election. In my opinion, the reason they don't want to do that is because this is how it's been done for 27 years."

Griswold said she also disagrees with who is eligible to vote and how many ballots

they can cast.

"Right after I filed the lawsuit, the TCLA sent a letter out stating they were going to allow proxy voting. So, for example, there are vacation rental managers on the board that manage up to 100 rentals and they would be allowed to cast a ballot for each vacation rental that they manage – if the owner allows it," she explained. "My lawsuit doesn't address that but the suit filed against Camden County and the TCLA does. I'm hoping if the county takes over the process, they will get legal advice in order to follow state statute."

In an interview conducted with former TCLA Executive Director Jim Divincen before he retired, Divincen said the board felt they had been taking every reasonable precaution to make sure that the election process was not breached at any point.

"The statute says that 45 days ahead of the election day, we have to send out a call for nominations – a letter asking them to nominate someone for

a board position and whether it's to fill an unexpired term or for a new three-year term. Those are sent to all accommodation facility owners who are current in their collection of lodging tax. The nominations must be returned to the office by a certain date and then a staff member calls all people who have been nominated to confirm that they are willing to serve," Divincen said. "If those nominated do want to serve, 30 days before the annual March meeting a letter is sent to all lodging establishments informing them of who is running for seats on the board. They're divided in the following categories: Camden County 1 to 50 units, Camden County 51 to 299 units and Camden County 300 units and more. Miller has two categories and Morgan has one."

During the interview conducted last November, Divincen said anyone who owns a lodging facility in Camden, Miller and Morgan is eligible to vote and they are allowed to vote for two representatives in

each category. Absentee ballots can be taken to the county clerk's office in the appropriate county or they can be cast at the TCLA's annual meeting, (typically held in March but was postponed this year because of the coronavirus). He also said that those who file an absentee ballot must present valid identification and the clerk would verify that person has cast only one ballot.

However, according to the letter dated April 20, property managers can now cast one ballot per property managed, with the owners' permission. (See attached letter.)

"The day before the annual meeting, the county clerks from each county are required to compile the ballots and notarize a document of how many ballots there are before placing them in an envelope that is sealed and signed before it is turned over to the TCLA staff member. The envelope is opened before witnesses - board members - and recorded. All accommodation facility owners can also come

continues on page 8



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As the Lake Churns The Market is Strong



Real Estate and Lake News with C. Michael Elliott

Memorial weekend 2020 may have been the busiest the lake has ever seen. The real estate market is an even stronger seller's market than thirty days ago. Homes and condos are selling within a few days and prices keep getting higher. The number of sales is still down due to the lack of inventory which fell even more because home owners are delaying listing. Some have decided not to sell, some are using their homes more during various shut down orders across the country and some don't want to have buyers in their property at this time.

Here's a personal example of how strong the market has remained during the Covid-19 situation. A new property became available in early May. It was a lakefront home located on Horseshoe Bend and was priced in the upper \$300's. This is currently one of the highest sought-after price points so it does draw a large audience. I scheduled an appointment and met clients at the home since we are not currently sharing vehicles to limit exposure. When I arrived, cars were lined up the driveway and down the street with buyers waiting their turn to view the home. The home was shown about three dozen times in the first few hours of becoming available and received twelve written offers. My buyers made a cash offer, above list price with a fast closing and, unfortunately, did not end up with the winning contract.

If you are considering selling, there are a huge amount of buyers who are ready and capable. We can

work with you remotely if you prefer not to travel to the lake right now. Agents and buyers are being very considerate and aware of the need to protect each other and be respectful not to touch or handle items inside a home. I feel the strong buying trend will continue over the summer. New listings have been down over fifty percent and I think we will see inventory levels start to rise some in June, but I feel new inventory will continue to be lower than previous years for several months.

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. View thousands of lake area listings at www.YourLake.com. You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLake-Churns.com



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

WHAT HAPPENED TO THE CUPS?

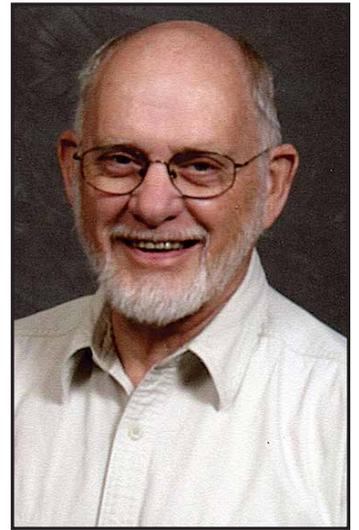
Eating places have always been a feature of the Bagnell Dam Strip, although bar and grill establishments generally outnumber regular cafes and restaurants that do not serve alcoholic drinks. In the 1950s and 60s Clayton's Café

was unquestionably one of the most popular despite its diminutive size because the food was so good. The café was opened in 1947 by Marion and Phyllis Clayton. The Claytons were in the first graduating class from School of the Osage and Marion was the first mayor of Lake Ozark. If you visit the Strip you will

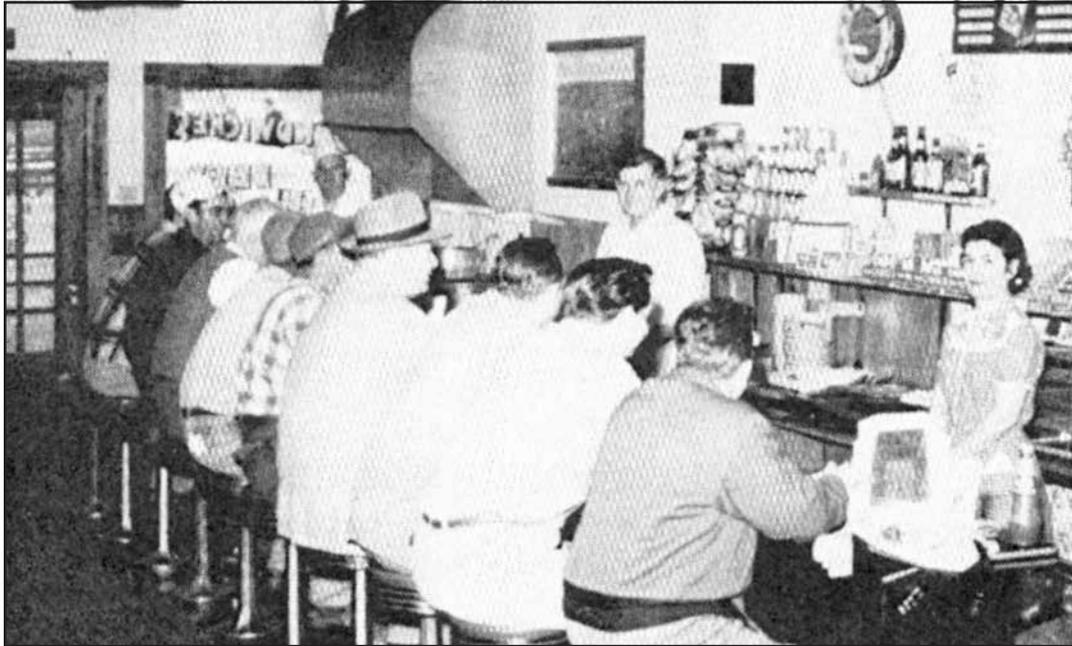
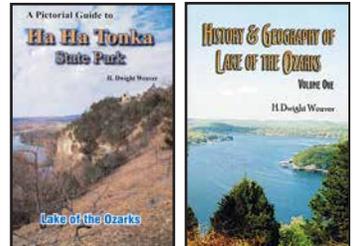
find a clock on a street corner near the Christian Church erected in Marion Clayton's honor and it keeps remarkably good time for a street clock.

But Marion and the clock are not the subject of this column – it is the personalized coffee cups that one found in Clayton's Café. It wasn't

long after the Café opened for business that it became the favorite hangout for local men and each man had his own cup with his name on it on the shelf behind the counter. There one would have found a cup belonging to Al Elam of Al Elam Real Estate; Burl Henderson, School of the Osage principal and coach; Doc Mason, the first medical doctor in Lake Ozark; Vince Jones of the Lake Ozark Meat Processing Plant; Harold Pilkington of Lake Ozark Supply Store; John Deere of J. B. Deere Cedarcrafts; Bruce James Sr., the superintendent of Union Electric's Lakeside Division; and other movers and shakers of Lake Ozark in those days. They went to Clayton's café to eat, drink coffee, gossip and loaf, so says an early issue of Vacation News. The question is, what happened to all of those cups? I assume for those deceased some of the cups still exist and are treasured by their children and grandchildren.



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.



TECHNOLOGY AND LIFESTYLE

Cool Gadgets and Gizmos for the Geek in All of Us



Casetify UV Sanitizer

If you thought that a public bathroom was one of the nastiest things out there, you may be overlooking the cell phone in your hand. Research from the University of Michigan says that the average cell phone is exponentially dirtier than a standard toilet seat-- by a factor of 10! As a result, these devices are like a petri dish of unsavory microbes-- and that's certainly less-than-ideal with today's Coronavirus concerns. Fortunately, you don't have to sanitize your phone several times a day to feel better. This UV-C device combats the germs on your cell phone, disinfecting it between uses. For added utility, the compartment is large enough to disinfect other commonly handled items such as keys, wallets, sunglasses and remote controls. **\$120 at Casetify.com**



The Hook Door Opener

When it comes to fighting infection, there's a risk in touching handrails, opening doors and the like. To help you out, there are a variety of devices to minimize the contact with surfaces you encounter everyday. This clever tool from the Ridge offers you away to open doors and turn door handles without physically touching the surfaces. The front of the tool comes to a blunted point making the accessory easy for other routine tasks like pushing buttons on an ATM or entering a pin code to access a door. It also comes with a belt clip for easy access, a stylus tip, a hex bit driver, and a bottle opener for added convenience. Only **\$40 at TheRidge.com**



Molekule Air Mini+

For those people nervous about going back to work an office air filtration system would be a great idea -- the Molekule Air Mini+ may be the right device for you. Its onboard filtration system captures and destroys viruses, bacteria, and other airborne baddies. It also syncs with the Molekule app allowing you to easily gauge the health of the filter and replace it when it's needed. The Air Mini+ is designed to accommodate rooms 250 square feet and less, making it ideal for offices. They also offer a larger model to fit bigger spaces such as conference rooms. **\$499 at Molekule.com**

SFCC offers free classes to lake area businesses and residents

State Fair Community College's The LearningForce is offering 10 free online, self-paced courses designed to help lake area small business owners, entrepreneurs and residents during the COVID-19 pandemic. Enrollment is open through June 30.

"The LearningForce exists for this very reason," said Dr. Joanna Anderson, college president. "We value the partnerships that have been formed between businesses and industries and State Fair Community College. These partnerships present opportunities that have resulted in many chances for professional development and personal enrichment, and those experiences make a community stronger."

These courses are tuition-free courtesy of The LearningForce and consist of 24 course hours that need to be completed in three months. There is no limit to the number of online courses in which participants can enroll. Courses are offered in the following areas of study:

Managing Customer Service – discover how to identify and meet customers' needs, refine customer service policies and build long-lasting customer relations.

Fundamentals of Supervision and Management – learn people skills that motivate and delegate; learn tools for problem solving and conflict resolution.

Personal Finance – protect your assets and discover how best to achieve all your financial goals.

Twelve Steps to a Successful Job Search - learn how to get

the job you want in any economy with these 12 steps.

Creating Web Pages – learn the basics of HTML so you can design, create and post your very own site on the web.

Creating WordPress Websites – learn how to create websites with WordPress, the most popular website-building platform.

Individual Excellence – master 12 career enhancing skills including goal settings time management, personal organization and creativity.

Small Business Marketing on a Shoestring – discover small business marketing strategies that can help you attract attention, woo your target audience, grow your customer base, and expand your profits—all for little or no money.

Keys to Effective Communication – learn to build rapport, trust, warmth, and respect through conversation.

Marketing Your Business on the Internet – develop an internet marketing plan that incorporates search engine optimization (SEO), advertising, email, social media, and more.

While the courses are ideal for small business owners and entrepreneurs, enrollment is open to anyone.

The SFCC LearningForce offers a diverse schedule of non-credit, continuing education courses for business and industry, professional development and personal enrichment.

For more information and to register, go to www.sfccmo.edu/thelearningforce, call (660) 530-5822 or email thelearningforce@sfccmo.edu.



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Crossword Puzzle

ACROSS

THEME: LAWYER LINGO

ACROSS

1. Requests
5. Pub dispenser
8. Feline sound
11. HGTV's "____" or Flop"
12. Ferdinand, e.g.
13. Like a ghost
14. *Pro _____, or in proportion
15. Miscellany
16. *Elsewhere
17. *Response to #51 Across?
19. Cher has one
20. Marine enchantress
21. Not tac nor toe
22. *Not underwear!
25. *Battery's companion
29. Literary "even"
30. "____ it _____," or go full force
33. Quartet minus one
34. Greyish brown
36. Common conjunction
37. Ban from school, e.g.
38. Homesteader's measurement
39. Complete failure
41. "Stand and Deliver" singer
42. Relating to breastbone
44. Spectacle venues
46. Marcia's jealous sister
47. Type of assistant, for short
49. Sudden and brilliant success
51. *Courtroom protest
55. Like blue sky
56. Twins, e.g.
57. Was a passenger
58. Shirking work
59. Volcano in Sicily
60. All over again
61. *____ se or ____ tem
62. Bear's hangout
63. Quiet attention grabber

THEME: MOTHER'S DAY

Solution page 23

DOWN

1. Big do
2. Eastern European
3. Toy with a tail
4. Thinly spread
5. Tutu fabric
6. Mork from Ork
7. Walk, as through mud
8. Cripple
9. Major European river
10. Ancient Chinese dynasty
12. Stock exchange, in Paris
13. Mollify
16. Anisette, for short
18. Often precedes through, to search
21. Cough syrup amt.
22. Greek Bs
23. Don't just stand there!
24. Habituate
25. Gives a hand
26. Of a city
27. Tarzan's swing rope
28. *Reasons to sue
31. Peacock's pride
32. Genetic initials
35. *Lie made under oath
37. Pre-Ionic
39. Belieber or Parrothead, e.g.
40. Usually not allowed in court
43. Back of the neck
45. *To lure into a compromising act
47. *To annul or suspend
48. Jinn or genie
49. Old Russian autocrat
50. Anis-flavored aperitif
51. Newspaper piece
52. Atom that lost an electron, pl.
53. Words from Wordsworth, pl.
54. Type of salamander
55. European peak

CROSSWORD													
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A cliché but true – ‘Safe boating is no accident’

By Nancy Zoellner

Between January 1 and October 1 of last year, 75 boating accidents were reported on Lake of the Ozarks. Nearly half resulted in injuries and more than half of those injury crashes involved one or more rental boats.

The Lake of the Ozarks Water Safety Council is working to lower those numbers by offering a Water Safety Seminar from 8 a.m. to noon on Saturday, June 20 at Port Arrowhead Resort.

“We just want to make sure people have a safe, enjoyable time on the water whether they’re visitors or they live here full time. To do that, however, boaters have to understand safety, they have to understand boating laws and they have to know what’s required of them and other people. That’s where we come in. We held our first seminar last year to tie in with National Safe Boating Week and were very pleased with the turnout and the response. We had about 50 people attend and several speakers that discussed a wide variety of safe boating topics. Everyone was very receptive and appreciative so we decided to hold it again this year,” said Water Safety Council Marketing Chairman Doug Beck.

Many of those presenters will be back in 2020. Beck said the list of sponsors and speakers for this year’s seminar includes the Lake of the Ozarks Captains Association, the Water Safety Council, the Marine Dealers Association, the United States Coast Guard and the Water Division of the Missouri State Highway Patrol. Officers with those two agencies will be addressing changes for 2020 and also discussing how they work together on the Lake of the Ozarks.

Speakers will also include Darin Keim, who will talk about how a life jacket could have saved his friend’s life, and Camilla Molica, who began working to raise awareness of boating laws and safety and to change state law to require more young people to wear life jackets after her husband and son drowned on another Missouri lake.

The seminar will also include:

Greg Newell from Bridge

View Marina talking about the boat explosion that occurred on May 3, and actions that were taken to prevent further tragedy

Lake Regional Health System, which will be presenting “Stop the Bleed” – what you need to know if an accident occurs on the water

Greg Gutierrez, who will be speaking about hazards on the



water – what to look for and how to be prepared

Michael Boyd with Integrity Electric and representing the Lake of the Ozark Electrical Contractors – who will talk about how to be aware of electrical hazards on shore and on a dock, and what steps need to be taken to resolve them.

Mark Amsinger, chief of the Lake Ozark Fire Protection District, and Capt. Travis Coleman, Tow Boat, Lake of the Ozarks – who will address emergency assistance on the Lake, whether it’s needed by boaters who experience a breakdown or run out of gas or those who have an emergency

Vendors will be there offering a variety of products and information and attendees will have opportunities to sign up for additional programs and classes.

According to Bob May, a

member of the Water Safety Council, Lake of the Ozarks is home to approximately 25,000 boat docks and 180,000 boats. That doesn’t include the boats that are trailered in.

“We host at least 100 fishing tournaments each year and some weekends two, three or four are going on in different parts of the Lake. That’s why it’s so important to get this in-

The videos aren’t too long so we’re encouraging rental companies to send links to those who have made reservations,” May said. “That way they can watch the videos at home because once they’re here and anxious to get out on the water, safety instructions and operating details may be going in one ear and out the other!”

Both May and Beck agreed that the number of boats and personal watercraft on the Lake typically doubles or even triples between Memorial Day and Labor Day. However, this year, with many second home owners self-quarantining at the Lake, the increase came much sooner.

“The marinas – the gas docks were seeing it and it’s really changed the dynamic. I talked to Capt. Coleman the other day and he said he had already handled more than 160 calls by mid-May – and he said he normally handles about 600 for the entire year. That’s an indication of how busy the Lake has been already,” May said.

“And it could be an indication of how much busier it’s going to be this summer,” Beck added.

Beck said Marine Max, next *continues next page continued from previous page* to Port Arrowhead Resort, has offered several slips to allow the Coast Guard, Water Patrol and LOFPD to have boats on display and to provide free vessel inspections by the Coast Guard and Water Patrol.

A continental breakfast will be provided – and it’s all free – however, Beck said everyone must preregister in order for organizers to have enough food on hand to feed everyone and enough space to allow for social distancing.

May said they hope to get more people involved in the Water Safety Council, which also promotes Wear Your Life Jacket to Work Day, Safe Boating Week, Operation Dry Water and a program that provides signs, for a donation, to dock owners, encouraging children to wear life jackets on the dock. The group obtains a portion of its funding by volunteering at the Lake of the Ozarks Shoot-out and meets once a month in the spring, fall and winter but less frequently during the summer.

For more information, call Beck at 573-216-8141 or email him at LOTOWSC@gmail.com. Vendors interested in participating should contact Trish Creach, executive director of the Camdenton Area Chamber of Commerce and a member of the Water Safety Council, at 573-346-2227.

To register for the seminar, visit lakeregional.com/water-safety

To read the laws that govern boating on Lake of the Ozarks and other Missouri lakes, visit <https://house.mo.gov/billtracking/bills181/hlrbillspdf/5706S.03T.pdf>

For information on safe boating classes presented by the Water Patrol Division visit <https://www.mshp.dps.missouri.gov/WP02Web/app/safetyEdClasses>

Preliminary stats provided by the Water Division of the MSHP show:

Jan. 1 through Oct. 1, 2017:
Total number of boating crashes 75

Total number of injury boating crashes 32

Total number of injuries 45

Total number of injury boating crashes involving one or more rental boat 26

Total number of injuries involving one or more rental boats 38

Total number of drownings 7

Total number of BWIs 73

Jan. 1 through Oct. 1, 2018 stats:
Total number of boating crashes 85

Total number of injury boating crashes 41

Total number of injuries from 62

Total number of injury boating crashes involving one or more rental boats 38

Total number of injuries involving one or more rental boats 59

Total number of drownings 3

Total number of BWIs 82

Jan. 1 through Oct. 1, 2019 stats:
Total number of boating crashes 75

Total number of injury boating crashes 35

Total number of injuries 47

Total number of injury boating crashes involving one or more rental boats 38

Total number of injuries involving one or more rental boats 39

Total number of drownings 4

Total number of BWIs 54

Staying safe by finding your own level of comfort

By Nancy Zoellner

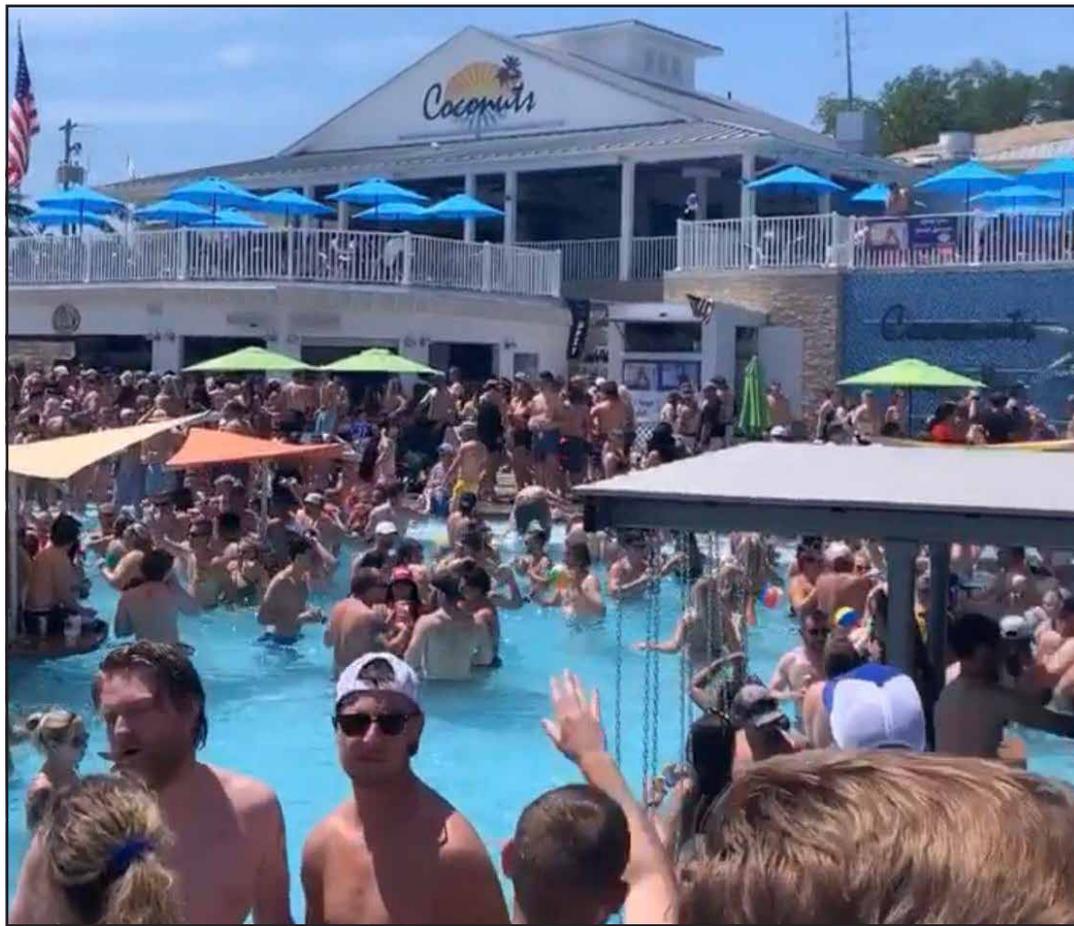
As businesses reopen after a several-week shutdown, as events ramp up and new cases of the coronavirus go down, as tourists and second home owners flood the area, filling restaurants, bars and stores, Bee Dampier, administrator of the Camden County Public Health Department has advice for those with concerns about health risks.

"Take care of yourself. If you feel comfortable wearing a mask, by all means wear a mask. If you want to wear gloves, wear gloves. Don't let anyone tell you that what you want to do to protect yourself is silly. You do what you need to do to protect yourself. And if that means that you only do drive-thru or grocery pick-up, you do what makes you comfortable. When you're ready, when you feel it's safe to go out and participate in things in the community, you make that decision. Just because the governor says you're safe or the commissioners say so – or I say so – you do what you feel is right for you," she said.

As of Monday, May 26, although Missouri's numbers rose to 12,167 confirmed cases with 685 deaths, Camden, Miller and Morgan counties' numbers remained somewhat stable. Camden County stayed at 36 confirmed cases and one death until May 25 when it rose to 38; Miller County has had four cases and no reported deaths and Morgan County has had eight cases and no reported deaths.

However, according to Dampier, although those numbers might be comforting, they might not reflect the actual number of cases that occurred in the Lake area.

"I've been doing this for 22 years and I have no doubts that this has been underreported. Back when they started testing for the flu I told them it was underreported because people don't necessarily go to the doctor when they get the flu – they just stay home and ride it out. I think the same thing happened with the coronavirus," she said. "I think a lot of people were sick and decided to just stay home and ride it out – maybe even thinking they just had the flu – or their doctor told them to stay home unless they needed



To the delight of many business owners, Memorial Day Weekend brought its usual crowd, resulting in numerous arguments on social media sites. One health official said that's why it's important for everyone to make their own choices.

medical assistance because they didn't want them coming in and potentially spreading it to someone else. I think there are also a lot of people who had the virus and didn't get tested because they thought they had seasonal allergies."

Dampier said, as an allergy sufferer, that's why it's important for everyone to make decisions about what's best for their own health as businesses open and people are out in public more. "Every spring and every fall I always have a runny nose, itchy eyes and a sneeze. And I've talked to people who have tested positive and they've said 'Oh I just thought I had allergies' so I'm wondering how many of these we've had walking around."

And then there are those who were asymptomatic. Researchers report that the number of people who are unaware they have COVID-19 could be as high as 25 percent to 50 percent.

There's also a possibility that there have been more confirmed cases at the Lake than what has been reported because the reporting jurisdic-

tion is tied to the person's address. If a second home owner goes to a Camden County doctor because they're not feeling well, is tested in Camden County and provides a Camden County address, that person is being counted in Camden County, according to Dampier.

However, if, for instance, a second home owner who lives full time in St. Louis but was riding out the stay home order at the Lake went to a Camden County doctor and listed their address as St. Louis, and that test was positive, the results were sent back to St. Louis for follow-up.

Dampier said she didn't think that was happening frequently.

However, one St. Louis County resident who did not want to be identified said that was exactly her experience. She said she had come to her second home at the Lake in mid-March after her business went to online only. After being at the Lake a short time, she began to feel sick, went to a local clinic and used her home address in St. Louis County because that address was on her driver's

license and was the address linked to her health insurance. She said she was sent to a testing facility and again used her St. Louis County address, in part, because she doesn't have an official address at the Lake.

"If it was happening frequently, I think we would've seen more serious illnesses," Dampier said. "Only about a third of our cases actually ended up in the hospital but if all these people coming from St. Louis and Kansas City were bringing COVID-19 with them, just by the law of average we'd have seen more people hospitalized."

She also said it will be interesting to see the results of the antibody tests that are now available. Antibody, or serology, tests show whether a person has ever had COVID-19. In the past, the test results were being combined with the coronavirus test results but as of Saturday, May 24 were being reported separately. The "Lake of the Ozarks Business Journal" attempted to obtain those numbers but because of the Memorial Day holiday, they were not available.

As of 12:01 a.m. May 21, there were 926 total negatives in Camden County. Further complicating things, Dampier said health officials are not sure how they're going to be reported – if they'll be classified as "Probable" or "Confirmed" because, generally, in order to be "Confirmed" both lab evidence and clinical symptoms are required and some never had clinical symptoms.

Dampier said the entire situation is quickly evolving.

"Every day, by the time you get a chance to read the latest report and read the guidelines and get it committed to something you can work with, they change it. Suddenly you don't have to do this but you do have to do that and information no longer applies. It's been absolutely crazy! There's no other way to describe it," she said. "And it's so new – and so different in every individual – that there's no such thing as 'standard' care. Instead, you try this and if it doesn't work you try that. Some of our own citizens were on ventilators for weeks. They're all better now and in recovery, but they've been through hell. Then others simply had a headache or just didn't feel right."

Dampier said she keeps a mask in her car and if the person she's with or the facility she's going in wants her to wear a mask, she puts it on. If she's going to be outside with plenty of space, she doesn't.

"I was driving home the other day and saw a woman mowing the yard in a mask and gloves and was thinking to myself, 'That's not really necessary - but whatever makes you feel safe.' This is not going away any time soon. We have to learn how to live with it and make the right decisions for us and our families because researchers don't know that we'll ever build an immunity. Viruses mutate so it could change year after year. If I go to Walmart and the parking lot looks like it's Black Friday, I'll probably go back another time. It's the same thing with the restaurants and bars, especially on holiday weekends. If we pull up and we're not comfortable with the number of people there, we can go somewhere else or we can call in an order to go. Everyone can make their own decisions."



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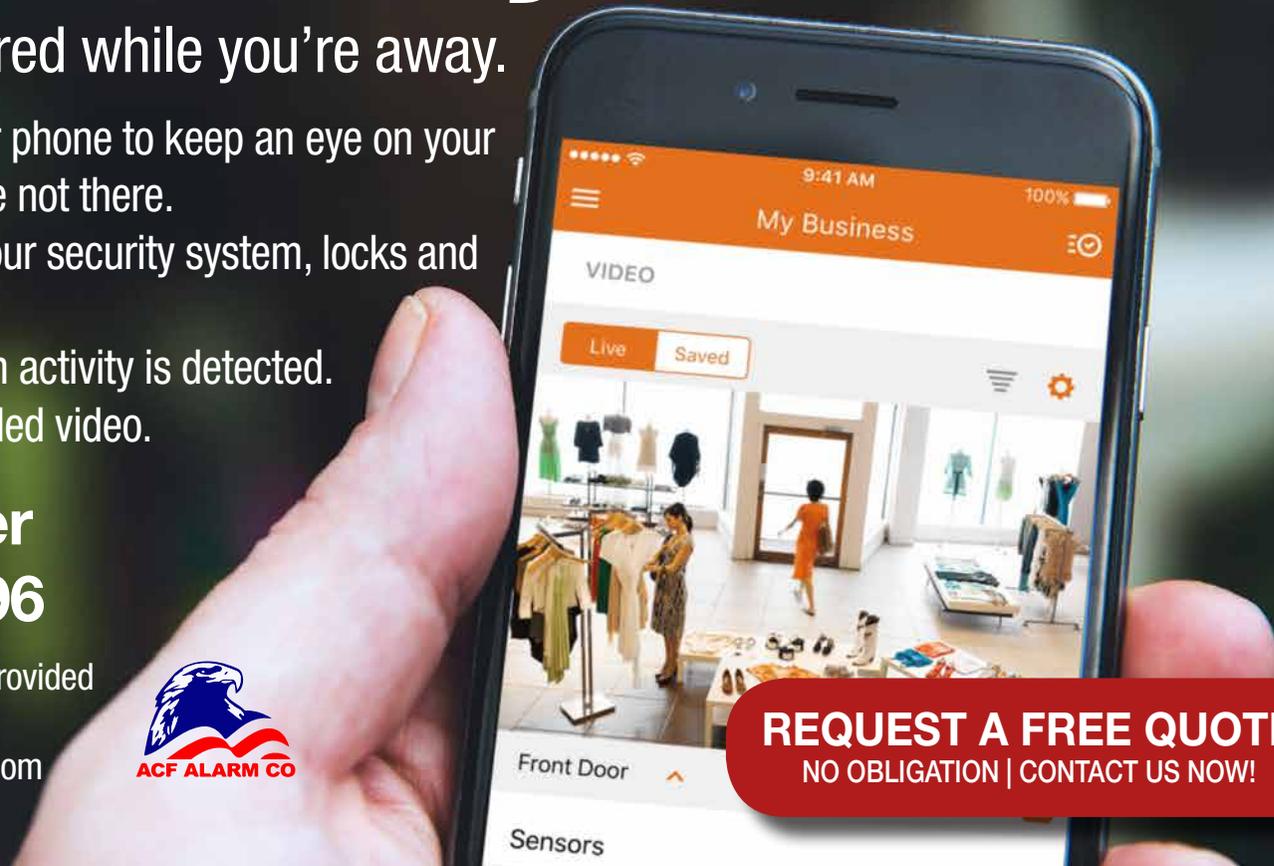
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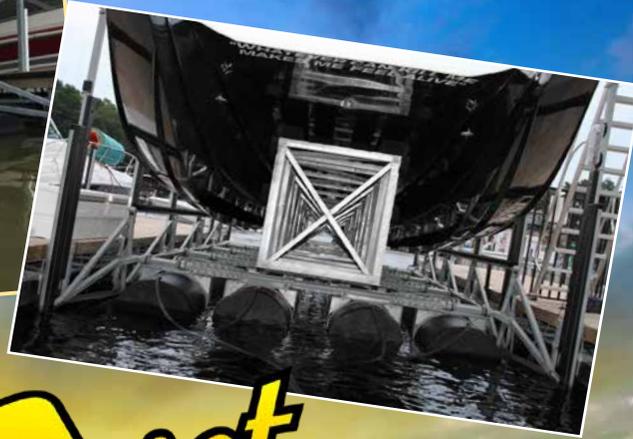
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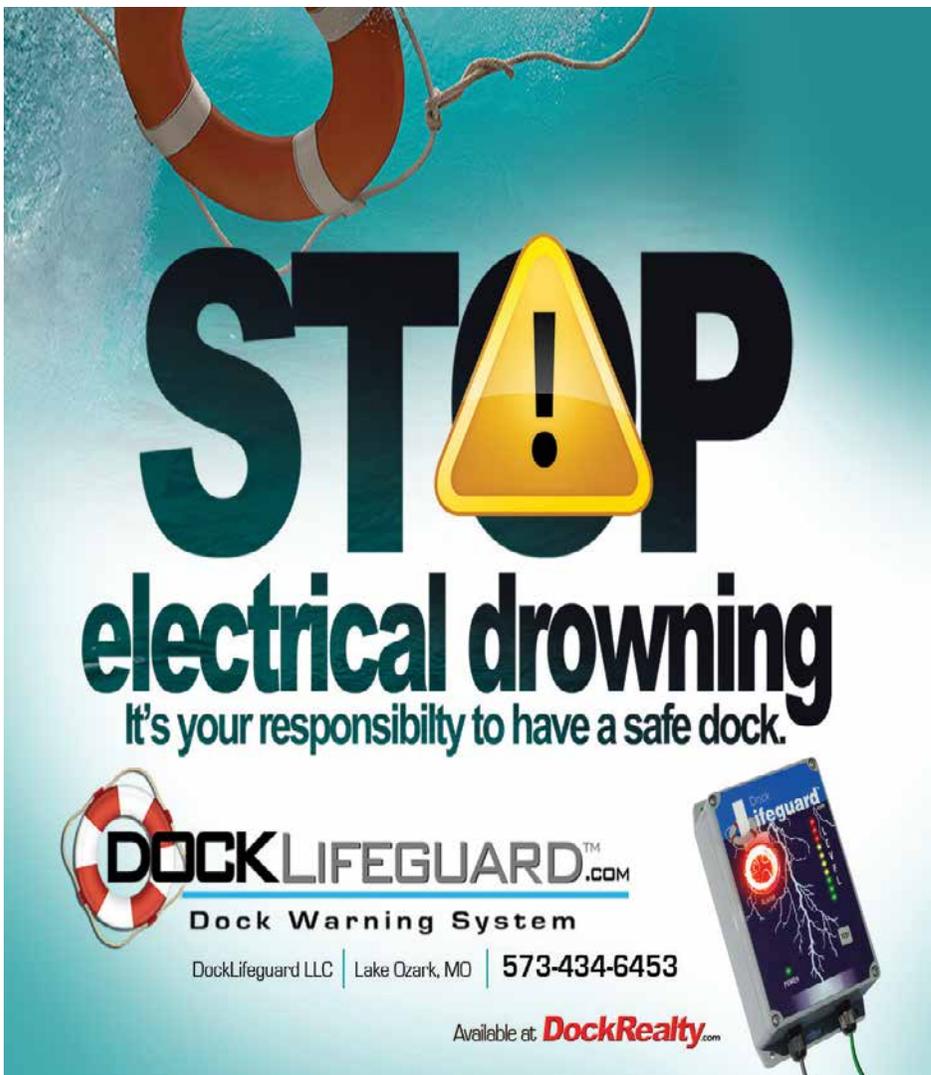
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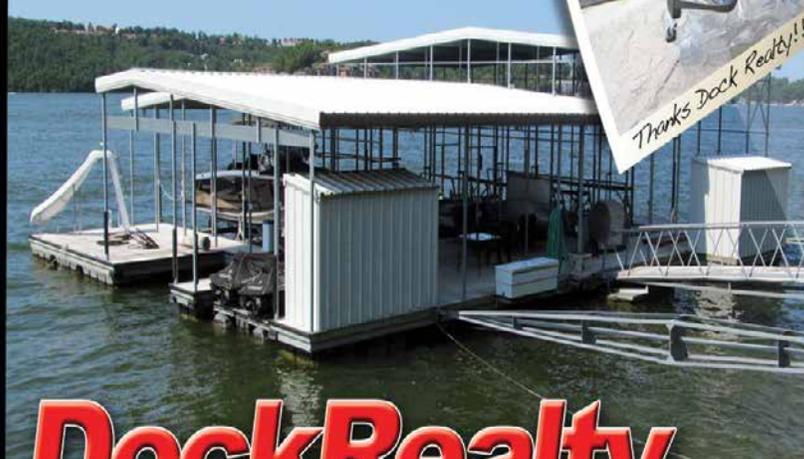
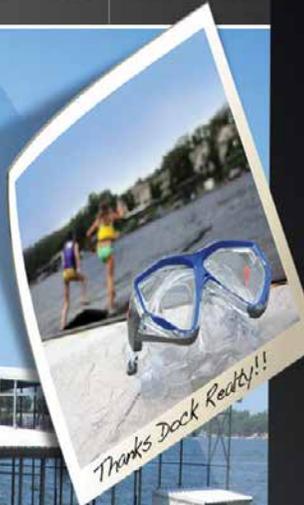
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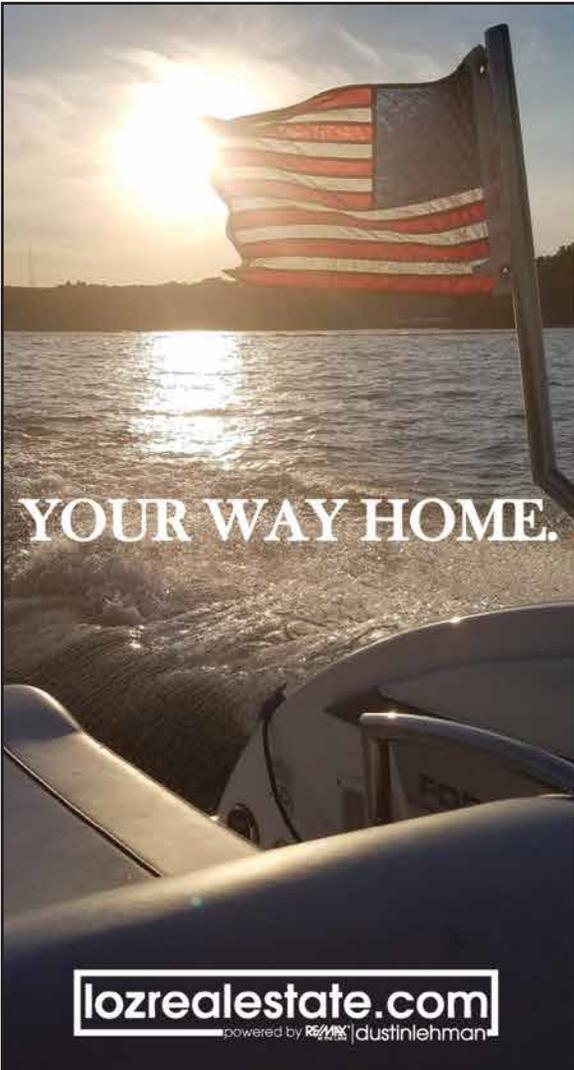
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