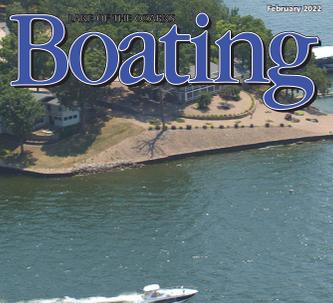


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BOATING ON BACK



NEWS IN BRIEF



All On Board

Rock Island Trail chugging along. Pg. 8



Gourmet Burgers

Hy-Vee brings famous chain to Lake. Pg. 6

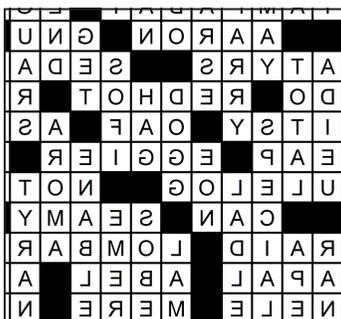


Disaster Support

Learn skills as a CERT volunteer. Pg. 9

Gadgets & Gizmos

Everyone's favorite techie feature. Pg. 13



Crossword

Fill in the blanks on: 21 Solution: 23

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 2

FEBRUARY, 2022

TDD for Bagnell Dam Boulevard fix?

By Nancy Zoellner

The proposed Lake Ozark Transportation Development District (TDD) is taking a slight detour.

According to City Administrator David Mitchem, after meeting with the staff in late January and discussing the proposed TDD plan, they all felt the message needed to be refined before taking it to the people for a vote.

"There was a general feeling that we need to take a look at how we're approaching this in order to fully engage the business community and the large property owners. If there is redevelopment, the property owners along the Strip are the ones that will have to live with the TDD. We feel that we ought to be doing a better job of engaging them in a dialogue about it so they're not blindsided," he said. "I think we'll be better prepared to do that in a few weeks."

TDDs can impose a sales tax to be collected at an ongoing basis on all retail sales made in the TDD that are subject to taxation under Missouri law. (Motor vehicles, trailers, boats, and outboard motors are excluded.) The Lake Ozark TDD is seeking three-quarters of a cent. If approved, customers would pay an additional 15 cents in sales tax on a \$20 purchase.

At a recent meeting, aldermen and city officials agreed that because nine months of the year the vast amount of traffic on Bagnell Dam Boulevard consisted of visitors, it was fair for them to help fund the repairs through the ad-

ditional sales tax. Traffic counts collected by Cochran showed that during the three days of the Magic Dragon Street Meet, 43,000 vehicles, or 597.2 vehicles per hour, drove on Bagnell Dam Boulevard; 41,000 vehicles or 569.4 vehicles per hour drove the road over Memorial Day weekend.

For a TDD to be established it must be approved by a simple majority of the voters residing within its boundaries. The Lake Ozark TDD runs from one end

said the city will likely use a mail-in ballot for the vote.

If approved, the additional tax money would be forwarded to the Missouri Department of Revenue along with the other sales tax collected. The special TDD tax would then be returned to the TDD commission to pay off bonds used to cover the costs of the outlined projects - in this case the repair of Bagnell Dam Boulevard. By law, the money can only be spent on transportation-related projects

ing and resurfacing Bagnell Dam Boulevard could be as high as \$3 million and former City Administrator Dave Van Dee said the city lacked available revenue to handle the project.

The city held a special town-hall meeting in November of that year to discuss the TDD plan with the public. However, after it became clear that the majority of the business owners weren't familiar with funding mechanism or how it worked, resident



PROPOSED TDD WITHIN CITY OF LAKE OZARK

The thin black line depicted in this artist rendering outlines the borders of the proposed Transportation Development District (TDD) in Lake Ozark.

of Bagnell Dam Boulevard to the other, taking in all businesses located along the road and a residential area about a half-mile down Fish Haven Road. Mitchem

inside the TDD boundaries.

The idea of forming a TDD was originally proposed in 2019 after a study by Cochran Engineering estimated that the cost of repair-

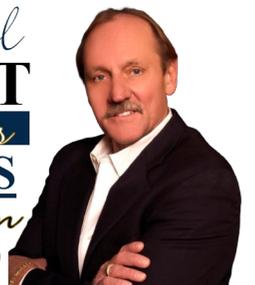
Rick Hasty was asked to head up a Lake Ozark Citizens Transportation Committee that would meet with business owners and

continues on page 23

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Armchair Pilot

By Nancy Zoellner

NO MASK – NO FLY. That's the stance crew members on a London-bound American Airlines flight took last month after a first-class passenger allegedly refused to wear a mask and caused a dis-



ruption. With more than 120 passengers on board, the plane was over the Atlantic Ocean when the female passenger became verbally abusive. Crew members attempted to persuade the woman to follow the rules to no avail. Finally, after an hour into the flight, the pilot turned the plane around and flew back to Miami, where the flight originated. Law enforcement met the plane and escorted the woman off the plane, but unfortunately for everyone else on board, the flight was cancelled. Passengers were required to rebook on future flights.

IF YOU'VE HAD your fill of temper tantrums from unruly passengers, required early arrivals, long waits on the tarmac, lost luggage and expensive snacks, you might want to consider semi-private air travel. Offered on smaller 15-to 30-person planes flying both domestic and international routes, the cost is comparable to first-class commercial air travel. In most cases, children under 2 are allowed to fly free on a lap; those over 2 will need their own seat - and some airlines even allow small or medium-sized pets to travel in the cabin free of charge. Googling "semi-private air travel" will net hundreds of results.

FOR A SKY-HIGH look around your favorite vacation destination, consider a helicopter tour. *Travelpulse.com's* website features a list of "top heli experiences around the world." Some sites even offer vacation packages that tie into helicopter flights - or that can only be accessed by helicopter because of their location. Tours range from flights over active volcanos in Iceland to sunset champagne tours along the California coastline to exploring the Outback of southern

Australia. They all promise breathtaking views and memories that will last a lifetime.

TRAVELERS TO European Union nations will now be judged on their individual COVID situation rather than the situation in their country of departure, according to a story on *travelpulse.com*. In late January, EU members announced the change would start on February 1. Some members would lift all restrictions on travel for those holding a digital COVID-19 certificate that certifies they have been vaccinated with at least two shots in the last nine months and either a certificate of recovery from coronavirus or a negative test taken in the last 72 hours. Travelers without an EU Digital COVID-19 certificate will have to test negative 24 hours before or after arrival. Children under the age of 12 are exempt.

IF YOU PLAN to vacation in the U.S. this year, you might want to keep an eye on the Johns Hopkins Coronavirus Resource Center. That site ranks states by COVID-19 test positivity rates and lists the number of new cases most recently reported as well as the number of tests conducted per 100,000 people in that state. States are arranged in descending order of test positivity rates with data for positivity rates and tests reported as seven-day moving averages. As of January 25, Kansas was at the top of the list with 100 percent positivity rate on tests administered, 14,270 cases being reported daily and 304.4 tests per 100,000 people being administered daily. Missouri is in about the middle of the list with a 34.1 percent test positivity rate.

THOSE LOOKING FOR the safest locations based on crime rates should check out *AdvisorSmith's* most recent "Safest Cities in America" rankings. FBI data released in September 2021, which includes crimes committed during the calendar year 2020, was used to create the rankings. Crimes considered included robbery, assault, rape, and murder, as well as property crimes including burglary, larceny, and motor vehicle theft. A proprietary crime score was developed, based upon the severity of the crime with violent crimes weighing higher. Cities were divided into categories based on their population. Towns with populations under 10,000 were excluded. Cities with populations of less than 100,000 were labeled as small cities, cities with populations of 100,000 to 300,000 were considered midsize cities and cities with populations over 300,000 were labeled large cities. This study included 2,837 small cities, 219 midsize cit-

ies, and 59 large cities, for a total of 3,115 cities. Rye, New York, with a population of 15,692, was ranked safest small city with a crime score of 1.8. Carmel, Indiana, population 103,100 was ranked safest mid-sized city with a crime score of 11 and Virginia Beach, Virginia, with a population of 450,858, was ranked safest large city with a crime score of 30.9. The complete report can be viewed by visiting <https://advisorsmith.com/data/safest-cities-in-america/#small>

INTERESTED IN TAKING a "friendcation" this year? Writer Annie Daly put together a list of planning tips that are available on *afar.com*, an online travel magazine. Here are just a few of her sug-



gestions: choose a leader for the group to keep things organized; before arranging activities, make sure everyone is onboard; when planning the trip, check out group rates on everything from airfare to hotels; use a phone app that everyone in the group can access to keep everyone on schedule and keep plans and finances straight; and plan meals ahead of time to avoid problems with dietary restrictions. Googling "planning a friendcation" will also provide numerous other guides.

BUSINESSES EXPERIENCING staffing problems might want to consider providing employees with a vacation. *FullContact*, a worldwide marketing firm, gives their employees money for travel on the condition that it is spent only on vacation and that they completely disconnect without checking work emails or making work-related phone calls on their trip. They started the program in 2012 when they had 10 employees and have continued, now providing trips for some 200 employees. According to a study by the U.S. Travel Association, workers left 768 million vacation days unused in 2018 - but even when employees did use their time off, more than 40 percent still checked work emails daily. The National Bureau of Economic Research reported that since the pandemic, employees were working longer hours and taking off fewer days, resulting in burnout.

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After decades of waiting, Rock Island supporters are seeing light at the end of the tunnel

By Nancy Zoellner

The Rock Island Trail has been a long time coming.

Chrysa Niewald, who has been involved in the Rock Island project from the start, shared some of its history.

The railroad corridor hadn't been used since around 1980. In about 1993 after the Katy Trail was acquired by the state, a group attempted to railbank the Rock Island Trail. However, another railroad entity was formed and under railbanking rules, if a railroad wants to acquire other railroads that aren't being used, that supersedes any railbanking.

"Long story short, it lingered through the 90s- in about 1999 an investor teamed up with Ameren and they acquired the line. However, they never really used it, except for an area in St. Louis County where they stored rail cars after they stopped shipping coal to Labadie," she said.

Fast forward to about 2009. A group of people from the area got together to talk about what could be done about the eyesore than

ran through the middle of all their towns. That's kind-of where the rail-to-trail idea started.

"Over the next couple of years, we formed an organization and did research on how to approach Ameren. We waited until around 2012, which was after the Taum Sauk incident. As part of the settlement with Missouri, Ameren agreed to allow the state to build a trail next to the Rock Island line from Windsor to Pleasant Hill. But when they finally started to do that, they found it was going to be too expensive," Niewald said. "They went back to Ameren and asked them to railbank and then donate the 47 miles of corridor from Windsor to Pleasant Hill. We decided that was the time to approach them about the other 144 miles."

In 2012 to 2013, the group started making connections. Then from 2014 to 2015, after other delays, Ameren negotiated with the state to formally abandon the line and then eventually transfer it over to the state.

Between 2015 and 2018, Ame-

ren pulled the rail up and hauled the ties away at their expense. Missouri State Parks and Ameren signed an agreement in December 2019 to transfer the corridor pending a \$10 million fundraising effort to help State Parks secure and maintain the corridor.

The Missouri state legislature created a Rock Island Trail entity whereby people could donate to the building of the trail. In 2019, the Missouri State Parks Foundation, which raises money for state park capital improvement projects, hired a fundraiser with the intent of raising \$10 million to maintain and build the trail. In the meantime, the Missouri legislature passed a bill that would require state parks to build and maintain any fencing and gates that adjacent land owners would want. The corridor was transferred to Missouri State Parks in December 2021.

"The big cost is rebuilding the bridges and tunnels but those are the things that will draw people to this trail. The Gasconade River bridge is about a quarter mile long



and 100 feet over the river. There are also bridges over the Maries and Osage rivers and three tunnels, one is 1,600 feet long," she said, adding that the scenery and the opportunity for users to travel from St. Louis to Kansas City and back again on different paths will make the Katy Trail-Rock Island Trail loop extremely popular. "The Rock Island runs through 23 small towns. It's going to pro-

vide access to our local parks and will be a big draw for the small communities along the corridor. Right now we're waiting for the State Parks to tell us how to build the trail, so we can decide how to develop and fund our individual sections. I don't know if the entire corridor will be completed in my lifetime, but it's pretty exciting that it's finally moving forward."

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

Gourmet burger restaurant comes to the Lake

By Nancy Zoellner

Hy-Vee announced that on February 1, Wahlburgers would be opening in its Osage Beach store. Hy-Vee's Market Grille Express was converted and transitioned to become a casual, counter-service restaurant that will be open from 11 a.m. to 9 p.m. seven days a week.

Wahlburgers is a nationwide casual-dining burger restaurant and bar chain owned by chef Paul Wahlberg and his brothers, actors Donnie Wahlberg, who, years ago, was also a member of New Kids on the Block, and Mark Wahlberg, also years ago, was a rapper.

The Wahlburgers at Hy-Vee will include most of the same menu options as the full-service Wahlburgers locations, featuring its signature burgers, home-style sides, house made condiments, salads, sandwiches, shakes and a full-service bar serving beer, wine, and cocktails. Customers will still be able to order their Hy-Vee breakfast favorites from 6 a.m. to 11 a.m. daily.

Festivities to celebrate the grand opening were to begin when the restaurant officially opened at 11 a.m. A ribbon cutting with members of the Lake Area Chamber of Commerce and representatives of Hy-Vee was set for 4:30 p.m.



wahlburgers

Wahlburgers currently has 71 restaurants in 22 states. To date, Hy-Vee owns and operates six full-service Wahlburgers locations and more than 50 Wahlburgers in Hy-Vee stores. Six are in Missouri – all are in Hy-Vee stores. Wahlburgers can also be found in Canada and Germany, with restaurants planned for both Australia and New Zealand.

The Wahlburgers starred in their own American reality television series that aired from January 22, 2014, to July 31, 2019, on A&E. During its 10 seasons, Wahlburgers aired 95 episodes and was nominated twice for Primetime Emmy Awards.

For those who have never seen the reality show, here's A&E's description:

"The youngest of nine siblings, Mark and Donnie are no strangers to being in the spotlight, but now it's older brother Paul's turn to shine as he takes on the challenges of running a burger joint that touts the family name. Even with his brothers' full support, this proves no easy task as he gets caught up in a whirlwind of bustling kitchens, an impending expansion and everything in between. But, no matter what, Paul is careful to capture the flavor of their Dorchester home in every aspect of the restaurant."

Be wary of HomeServe home protection plan

By Nancy Zoellner

Several customers of the Camden County Public Water Supply District #4 recently received letters in the mail with the header "Information Regarding Your Exterior Water Line."

The plain but official-looking letter informs the reader that repairs to the exterior water line that runs on their property are typically the responsibility of the homeowner – but a homeowners protection plan is available to cover those repairs.

A representative with the water company said the letter was not from them.

"We're not sure how they got our customer list. We have gotten calls from people asking about it. We're not advising one way or the other but if it is something you're interested in, we do advise that you check with the Better Business Bureau to make sure the company is legitimate and on the up and up," she said.

The CCPWS representative confirmed that homeowners are responsible for the line between the home and the meter, which is

in the ground and usually located in the utility easement near the road. She also said pipes can develop leaks.

"Pipes, which are installed by the builder, could shift. Since we have rocky ground, a rock could puncture the line, or depending on how the pipe was run, there could be an issue with joints. Or someone could accidentally hit it when they're digging," she said. "When a leak is noticed – water is pooling on the ground – people will usually call us to come out and determine if the leak is before the meter, which makes it the water company's responsibility, or after, which means it's the homeowner's responsibility. Usually if the meter is running, it means the leak is on the customer's side. It could be underground or it could even be inside the house. However, if the meter isn't running, it's on our side and we fix those leaks."

A check with the BBB found that HomeServe, which provides several different types of home protection plans, has had 566 complaints filed against them – some as recent as January 2022 –

but all were resolved. A complaint about water line protection filed January 10, 2020 reads:

"On November 30, 2021, I observed water leaking from the top of my water heater. I called Home Serve and requested service. I was informed that I was eligible for serve under my plan and the cost for a service call was \$50.00. It was further explained that there would be no one available for at least four hours. The water continued to leak causing a flood condition in my basement. As a result I called another service company and the problem was rectified. I called Home Serve to cancel the appointment, I was informed the \$50.00 service fee would be returned to me. I've called Home Serve and spoke to Kourtney. She stated I would be refunded my \$50.00 within 5-10 business days. I still have not received my \$50.00 for the cancelled service call."

The complaints against HomeServe can be found at <https://www.bbb.org/us/ct/norwalk/profile/water-and-sewer-line-protection/homeserve-usa-corp-0111-87067998/complaints>.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

3 Marketing Gems to Carry Into the New Year

Implement these three tips into your 2022 marketing plan and get ready to see some impressive results!

Get Different

Are you an apple or an orange?

If you have been following MSW Interactive Design's social media, you have seen us talk about Mike Michalowicz's new book, "Get Different". (And if this book is new to you, we highly suggest checking it out!)

One of the analogies used in this book is: If you are an apple in a bin in the produce aisle of a grocery store, it would be hard for you to stand out from all the other apples, right? Some might be a little shinier and some might look a little more colorful, but generally, they all look the same.

When you are promoting your business like everyone else in your industry, using the same language, techniques, and strategies, you kind of look the same too. So how do you stand out in a bin of apples?

You stand out by being an orange! Think of things that you can do differently, that are unique to you and your business, that will make you stand out from the crowd. You are all still "fruit" in this analogy, but now you are unique enough to catch the eye of new, potential clients.

Tip #1 - Don't be like everybody else. Be different!

You Can't Be All Things to All People

Aim to be more than just a commodity. Imagine that there are two paths in front of you, but you can't take both. In other words, you can't be all things to all people. You can either build your business and build your messaging according to what is expected and simply become a commodity, or you can set out to exceed expectations and "get different" so that you become remarkable in comparison!



Sandy Waggett

The idea is not to be a commodity because, when you're a commodity, you suddenly begin competing on price, and that's a quick race to the bottom. Instead, create a unique to interact with customers, your vendors, and your team that makes your message stand out as remarkable instead of ordinary.

Tip #2 - Be remarkable, not just another commodity!

Appreciate Both the New and the Old

Existing clients & new clients are BOTH important in business. Most people focus on the bulk, if not all, of their marketing investments on attracting new clients, and often forget about keeping your current clients.

Don't assume that current clients will always be there. The most successful businesses invest a portion of their marketing dollars to speak to existing clients from a service perspective. Do this by exceeding expectations by surprising your clients with great value or unexpected service.

Tip #3 - Nurture and exceed expectations of existing clients!

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Rail Trail system is on the right track

By Nancy Zoellner

If all goes as planned, in coming years Missouri could host one of the longest - if not the longest - public multi-use rail trail systems in the world.

In December, the Missouri Department of Natural Resources accepted ownership of the 144-mile Rock Island Corridor. The announcement was made at an outdoor ceremony at what was once the site of the Eldon Train Depot with Governor Mike Parson and other officials on hand.

The trail will intersect with the Katy Trail which, at 240 miles, is the longest continuous rail trail in the nation, and it will link to the state-owned Rock Island Spur, which connects the Katy Trail to Kansas City. When completed, the rail-trail route will provide a 400-mile loop that will allow users to bike or hike from one side of the state to the other, taking a different route each way.

"The Katy is already a draw, attracting people from all over the world, and averaging 400,000 users per year. During the pandemic, it jumped up to well over 500,000. Once the Rock Island is complet-

ed, the trail system will provide an even bigger draw for Missouri," said David Kelly, director of Missouri State Parks.

He said that since accepting the corridor they've been going through a planning process, holding three public meetings - one in Versailles, one in Owensville and one at Freeburg - to gather public input and talk about the goals of each community along the corridor. An online survey at mostate-

parks.com is open through February 25.

Missouri State Parks representatives will also be holding community assessment meetings in each town along the Rock Island corridor to discuss their interest level in partnerships. Kelly said they've already met with communities of Eldon, Versailles, and Owensville.

"Some communities are interested in building the section of

corridor through their community earlier than when we could get to it. We have specs for the trail and the trailhead - they're so they know what's involved when they apply for a grant or when they have the funds to move forward," Kelly said, adding that they followed a similar process when they built the Katy Trail. "Boonville specifically wanted to build the trail through their community prior to us getting there so we did a similar

agreement with them, where they constructed to our specs and standards."

He said the city of Eldon has already started applying for grants and making plans to move ahead with the section that runs through their town. "And there are grant dollars out there - some that we administer - the Recreational Trail Grant, there's a federal program we administer through the

continues on page 17



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Help Camden County prepare for disaster – join CERT

By Nancy Zoellner

The Community Emergency Response Team members are not first responders. They are trained to provide support to first responders. CERT is activated by the Camden County Emergency Management Agency after a request has been received directly from partner agencies, including fire departments, law enforcement, or other agencies.

To prepare volunteers to serve, CERT educates them in disaster preparedness and trains them in basic disaster response skills such

and they're looking for more.

Meetings are held once a month at the EMA building at 12 VFW Road in Camdenton, except in January and February, when it's presented online. CERT holds regular Basic 20-hour initial training classes 2-4 times per year, depending on community interest and participation.

In addition to assisting with large-scale emergencies, CERT volunteers also have opportunities to assist in community events. According to Ranita Jones, assistant CERT coordinator and certified

She also had high praise for Tim Giedd, who took over as CERT coordinator in October, and Jones.

"Tim is a former police officer and he has the experience in working with volunteers. Some of our people haven't even met him yet due to the pandemic, weather impacting in-person meetings, et cetera, but he is working to bring everything up a level to make our CERT the best it can be," Henley said. "Ranita is so organized, she is so capable and she gives and gives and gives. There's no way to list all the things she has done for

the organization. She's constantly checking on things, generating ideas, and making sure the training is pertinent. She's been a part of CERT for a long time and I'm so thankful she agreed to take on a leadership position."

In the meantime, Henley is creating position task lists for the Emergency Operations Centers (EOCs). "Let's say a tornado hits Camdenton. When you walk through the door, you'll be handed a folder based on your position that will include a list of everything that needs to be done. Right now,

I have 62 individual checklists so if we have a full-scale emergency – something the size of Joplin – we have the ability to open our command staff to 62 positions. As a Class 1 county, this is the level we should be operating at and nothing less."

Those who are interested in learning more about the local CERT should visit <https://ccmo-cert.com/>

Information is also on the Facebook page, facebook.com/CCMO-CERT



as fire safety, light search and rescue, helicopter landing zone safety, and disaster medical operations. Having trained volunteers on the scene can free professional responders to focus on more complex tasks during disaster situations.

However, volunteers are also needed at the Emergency Operations Center (EOC). That's why CERT also trains on team organization, radio communications, and how to properly fill out the paperwork that's required by the Federal Emergency Management Agency.

Samantha Henley, director of Camden County's Emergency Management Agency, said volunteers can train and then participate on three levels in Camden County – Level One participants just learn the basics so they can take care of themselves and their families until first responders can get to them. If they're Level Two or Three they're committed to attending monthly meetings, keeping up on training, and making sure their skills are being exercised so if there's a large-scale event, they're not rusty.

"They're ready to roll out, just about like a first responder. Some roll out in the field, some are requested to work in the EOC," she said.

Currently, about 20 people are active in the Camden County CERT; 30 or 40 are on the roster –

trainer, this year they were invited to operate a first aid tent at both Aquapalooza and at the Shootout by the Sunrise Beach Fire Protection District. "And those were fun – we got to enjoy some of the festivities while also providing an important service."

Henley said because Miller County doesn't have CERT, for the last few years they also worked the Magic Dragon Street Meet on Bagnell Dam Boulevard – and made an important difference.

"A woman stepped in a pothole, twisted her head, fell, may have hit her head, and nearly passed out. Because CERT members wear ANSI Class 2 safety vests, we're very visible so someone ran to get one of the CERT members who was close by and they were able to help her until the first responders were able to make their way through the crowd," she said, adding that in that instance, CERT volunteers used their training in communications, working with first responders, and handling crowd control. "As soon as something happens, people come running with their phones to take video and be the first to get it up on Facebook. CERT members are taught how to do body shielding, which is helpful to first responders who are trying to take care of victims. Our CERTs are amazing. They have been one of the most amazing groups that I've ever worked with."

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Make use of winter and SCORE

It's wintertime in the Ozarks – the perfect time to sit down, put your feet up – and get some helpful tips on how to improve your business from SCORE, which will be once again holding free live webinars all month long. The webinars all begin at noon Central Time and last one hour. To register or get more information on the presenters, visit <https://www.score.org/live-webinars>.

February 8: Small Business Resilience - How to Sharpen Your Focus and Decrease Stress

Join this live webinar and bring your own chocolate! Every business owner will go through hard times and staying resilient can be the difference between the businesses that succeed and the businesses that don't. In this webinar, founder and CEO of MYRetreat Inc., Melissa Mueller-Douglas, will demonstrate how you can improve your resilience and sharpen your focus with an experiential learning technique called mindful eating. Not only will you have an excuse to eat chocolate, but you will also learn:

- How being mindful can make you feel less fatigue
- How to improve your resilience and decrease stress
- Four tools to sharpen your focus

February 10: The 7 Secrets to Mastering Your Sales Pitch

Studies show that most sales communication fails to perform in the first meeting, but even worse, it absolutely collapses when your audience tries to "re-tell" your message to other key decision makers in the vital "second meeting." In this webinar you'll learn:

- How to transform your sales and marketing messaging from complex and sender-oriented, to simple, memorable, and easily

"re-tellable."

- How to frame your message using a small number of powerful ideas that will allow your value proposition to really take hold in your audiences'/customers' brains.

- How to use improved messaging to drastically shorten sales cycle times, increase sales close rates, and ensure that your value proposition is consistently delivered, regardless of channel or medium.

February 15: Grow Your Business Brand by Becoming a Self-Published Author

Writing a book is not just for novelists, it can be a great investment for your business. In fact, publishing a book can help position you as an authority in your service field and bring in leads and revenue for your business. In this webinar, Chandler Bolt, CEO of Self-Publishing School, will give you key strategies on how to write and publish your first book in as little as one week:

- How to increase your visibility, credibility, and revenue with a self-published book
- Action-taking steps you need to take now to reach your author goals
- How to leverage your book to grow your authority, income, and business

February 22: Keys to a Successful Black Owned Business Startup

New businesses are on the rise across the United States, and particularly in the black community. If you're an entrepreneur with a good idea, it might be the right time to finally start your business.

Join this educational webinar, presented by owner and CEO of PKJ Consulting Phyllis Johnson,

to learn how to plan your start up, grow your business, and succeed in your industry. The keys to starting your business including:

- Basics of a Business Plan
- Understanding the Market
- Startup Capital
- The Importance of Networking and more

February 24: E-Commerce Technology - Level Up or Level Off?

You opened a business because you are passionate about creating a product or service you know customers need – but maybe you're not quite as passionate about the technology part of the equation. Technology can have as many questions as it does answers, and a big one is whether your existing technology can scale with you to enable your business to succeed and grow.

If your technology system can't take your business where you want it to be five years from now, you need an exit plan that makes it easy to scale to that level. In this session, FedEx Services Customer Technologies Manager Christina Roushakes will share expertise on the need to re-platform technology, shipping systems and solutions, and dive into order and warehouse management options to grow your business. You'll learn about:

- Planned re-platforming technology to level-up your business, not level out
- How to evaluate shipping system options, such as Integrations, proprietary solutions, and third-party solution providers
- The unseen pitfalls with technology, and tips to avoid them
- Order and warehouse options that that will scale with your business

"Insurance Talk"

How Does Inflation Affect My Insurance Rates



Katie Peacock, CISR

Gas, food, clothing, services, etc is all increasing due to inflation. I bet you did not think that inflation would also affect your homeowners and automobile insurance rates.

Across the country we are seeing rises in homeowners' insurance. Home insurance customers are affected by the rate of inflation in many ways; the most obvious is the rise in cost of the insurance itself.

The cost of insurance is being driven by the inflation of labor & repairs costs, supply chain disruptions & shortages, and shortages of skilled labor.

Building materials have increased tremendously. Lumber prices have increased by about 250% since April of 2020 based on a report from Fox News. Steel mills products are showing an increase of about 81% from the first three quarters of 2021. Contractors, like most businesses, are facing employee shortages. As costs are increasing more and more to repair or replace a damaged home and personal property/contents; insurance companies must increase the rates they are charging for insurance coverage.

Auto insurance companies are also being affected by inflation. The cost for repairs to a car have increased, which is not all that surprising because repairing a

car is mostly labor cost.

While the technologies inside the car have changed, the need for a good mechanic hasn't. As the costs of medical services have increased over the past; even in the last 10 years. Factors include the global chip shortage, the insufficiency of rental cars. Keep in mind your car insurance also covers medical expenses for the people who are involved in car insurance claims on top of their lost wages. Per an article from *The Wall Street Journal*, it is unclear how quickly people will return to their old driving habits and what that will do to accident frequency. Maybe people still are not driving to work as often as they did pre-pandemic, but people have been taking a lot more road trips. Distracted driving is an issue everywhere and is on the rise; in big cities and small, people texting, talking, or otherwise preoccupied with another activity while driving is being blamed in part for more crashes.

LIVERPOOL LEGENDS - APRIL 8th & 9th - 8pm - Regalia Hotel

Five ways for you to slay Valentine's Day this year

Valentine's Day is no longer just for the happy couples. Whether you're married, dating or content being single, there are ways for everyone to celebrate love of all kinds, including romance in 2022, regardless of relationship status.

any day of the year. There are SmashUps specifically for Valentine's Day, with romantic messages from celebrities like Michael Bolton and Smokey Robinson. However, these ecards aren't just for couples on Valentine's Day.

las. The customizable ecards let you send personalized messages to your boo, your bestie and your brother for a variety of holidays and occasions.

2. FaceTime. Couples who are separated by distance might have

mance in 2022 means technology can keep us connected, even when we're apart. If you're celebrating from a distance this Valentine's Day, consider shipping gifts to your significant other or gal pals and opening them together while you're on a video call, or make the same recipe and eat it together on FaceTime.

3. Swipe Left. Many modern-day love stories start with a simple swipe to the left on a dating app. If you're hoping to meet new people but aren't sure where to begin, consider having some fun with online dating apps like Bumble, Hinge and Tinder. They're not just for those looking for love. Many have friendship features, like Bumble BFF, which works the same way, but connects you with others looking for friendships too. This can be particularly useful for those who are moving to new cities, seeking roommates, or looking to network with others who are around the same age or share similar interests.

4. Did Someone Say Galentine's Day? Originally created by fictional character Leslie Knope in the television series "Parks and Recreation," Galentine's Day is all about female friendships and the

laughter, joy and support they bring to our lives.

Galentine's Day can be spent as simply or elaborately as you please. Some gals might get together to exchange gifts of candles and fuzzy socks for the occasion, while others might have a glass of wine and gossip over a charcuterie board. For some, the holiday may just be a reason to call your friends and check in on them. Single or taken, Galentine's Day is a reminder to glorify your girl gang.

5. Self-Care. Being alone on Valentine's Day can feel a little lonely, but the day doesn't have to be painful. If you're spending it on your own, plan a day at the spa, take a group workout class or cook yourself your favorite meal. Self-care is the perfect way to honor the strong and independent person you are.

Romance in 2022 can be dinners for two with flowers and chocolate, but it can also be celebrating the mystery and magic of an ordinary day with a custom ecard, dinner with gal pals, or spending time doing things you enjoy on our own.

(c) Morsa Images / iStockPhoto StatePoint



1. Custom Cards. SmashUps from American Greetings can help prioritize love and romance

There are plenty of options for love and friendship, like hilarious videos of talking dogs, cats and koa-

to settle for a candlelit FaceTime instead of the in-person dinner they had in mind. Luckily, ro-






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Dispatcher shortage leaves Lake Ozark calling for help

By Nancy Zoellner

The Lake Ozark Police Department and the Miller County E-911 Dispatch Center are attempting to work out an agreement that will allow the county to temporarily handle dispatching services for the city's police department. Negotiations began after Lake Ozark lost too many dispatchers to adequately serve the community.

When a 911 call is made by someone in Lake Ozark, because

dispatched by Miller County because there was no one at Lake Ozark to handle them.

"They took calls for us for six or seven hours and everything went fine. Miller County has said they're willing to provide dispatch services for us on an emergency basis - a short-term basis - a 30-day basis. We're just trying to work our way through the maze that makes that happen," Chief Launderville said, whenever

their computer aided dispatch (CAD), and they have enhanced 911 so when a call comes in on a landline, the exact address is provided. A special program allows them to also locate most callers using mobile phones. Miller County 911 currently dispatches for all of Miller County, including five ambulance bases, as well as Iberia Police Department and the Brumley, Iberia, Tuscumbia, Moreau, Rocky Mount, and St.



the city does not have 911 capabilities the call goes to the Miller County 911 Center. There a dispatcher determines the type of service needed. If it's fire or ambulance, the dispatcher sends the appropriate professionals to the scene. However, if law enforcement assistance is needed, the dispatcher routes the call to the LOPD dispatcher, who sends police.

Police Chief Gary Launderville said they need five full-time and two part-time dispatchers to provide that coverage on a 24-7-365 basis.

"We had that at one time. However, after one dispatcher left to attend the law enforcement academy, one left to take a higher-paying job elsewhere, and one went on an extended medical leave, we were down to two full-time and two part-time people," he said. "Then (in late January) one of the full-time dispatchers turned in her two-week notice. That leaves me with one. We had been operating in emergency mode but we can't even do that anymore."

His point was proven recently when a part-time dispatcher got sick while on duty and had to go home. LOPD calls had to

er Miller County E-911 dispatchers handled incoming calls from Lake Ozark for law enforcement assistance, they would be sending Lake Ozark police officers and not Miller County deputies to respond.

Chief Launderville said once the switch is made, during the daytime hours Monday through Friday, office staff will answer calls that come in on the LOPD's business line. After hours, those calls would also get transferred to Miller County.

The chief also said that although he expected they'd have a few bumps along the way, because his department recently switched to the Missouri Statewide Interoperability Network (MOSWIN) system, it will be easy to reprogram the officers' radios to be compatible with Miller County's system - at no added expense. MOSWIN is a network of communications towers, base stations, and communications software that provides interoperable communications to public safety agencies that use the system.

According to a representative with the Miller County 911 Center, they use Omnigo software for

Elizabeth fire departments, all of which are volunteer, as well as the Lake Ozark Fire Protection District.

In the meantime, Chief Launderville said he has continued to search for people to hire and believes he has two who are interested. He's also looking for other avenues to recruit but said Lake Ozark isn't the only agency seeking dispatchers. In a recent conversation with Osage Beach Police Chief Todd Davis, he learned that when fully staffed, Osage Beach PD has 11 full-time and one or two part-time dispatchers. They are currently operating with four.

"The Camden County Sheriff's Office is advertising for dispatchers, Cole County is advertising for dispatchers, Boone County is looking for dispatchers - we are not alone in this struggle," Chief Launderville said.

According to a 2021 report from the International Academies of Emergency Dispatch, 911 call centers across the country are experiencing staffing shortages. Some centers are struggling with as much as 30 percent to 50 percent vacancies.



Take an active role in the community

By Nancy Zoellner

Osage Beach is hoping to find a few people willing to serve on its Planning Commission.

City Planner Cary Patterson said to be considered, they must be residents of Osage Beach and have an interest, if not experience or a background, in community development, land use, real estate or other relevant field. The meeting packet contains a description of the position:

The Planning Commission is a board of volunteers that is appointed by the Mayor and the Board of Aldermen. Its function is to review and make recommendations to the Board of Aldermen on matters concerning development, the Land Use Code, and Zoning Map of the City of Osage Beach, including amendments and changes thereto. Recommendations will be made with consideration of conformance to the Osage Beach Municipal Code along with the following:

- Relatedness of the proposed amendment to goals and outlines of the long-range physical plan of the City.
- Existing uses of property within the general area of the property in question.
- The zoning classification of property within the general area of the property in question.
- The suitability of the property in question to the uses permitted under the existing zoning classification.
- The trend of development, if any, in the general area of the property in question, including changes if any, which have taken place in its present zoning classification.

Our goal in regulating is to provide adequate provision for transportation, water, sewer, schools, parks, and other public needs including safety, health and general

welfare, light and air, while conserving the value of buildings and property through encouraging the most appropriate use of land within the municipality.

Patterson said those who serve are expected to attend one meeting per month.

"They will always get a packet with all the land use requests and reports a minimum of one week ahead of the meeting. When I send out the packets of information there will be a location map, any platting that will be done, a narrative on where it's located and an aerial photo with an arrow pointing to the land in question. If they have any questions at all, they're always welcome to come in and talk to me. I'm at their disposal because I work for them," he said.

Susan Ebling, who has a background in real estate and development, is chairman of the commission. Nancy Viselli, former Osage Beach city administrator, is secretary.

"We have vacant seats because we lost a couple members during COVID, another member sold her home and moved out of the area, and Kellie Schuman was appointed as Ward III alderman. We'd like to get to 11. We like to keep it an odd number because every member is a voting member," Patterson said.

The city also has other committees that are filled by volunteers - the Board of Appeals, Board of Adjustment, Citizens Advisory Committee, Joint Sewer Board, Liquor Control Board, and TIF Commission. For more information email the city clerk at tberreth@osagebeach.org. Those who are interested in serving can also email Mayor John Olivarri at jolivarri@osagebeach.org.

New Tech for a Great 2022

If you're thinking about hitting the reboot button and giving your tech a refresh, here are a few tech gadgets and developments to look forward to this year, all of which can help you organize your life

and better stick to your goals.

- Wearables to keep you on track: The popularity of wearable devices like smartwatches has increased dramatically, with sales forecasted to reach more

than one billion worldwide this year, according to Statista. Now, there's a smartwatch fit for every member of your family. For example, T-Mobile's SyncUP KIDS Watch keeps kids and their par-

ents connected, featuring talk and text with approved contacts, real-time location tracking and virtual boundary alerts. For adults looking to stay connected and crush their fitness goals, the Samsung Galaxy Watch4 Series delivers a seamless call-text-notification connection no matter where you are, as well as fitness and health functions like auto workout tracking, advanced run coaching, body composition analysis and group challenges for that extra push. For a limited time, these watches are free at T-Mobile with 24 months of bill credits when you add a qualifying watch line to your current rate plan.

- Smart systems for your home: Statista estimates nearly 37% of homes own a smart home device that can monitor everything from doorbells to lightbulbs to household appliances. Now, smart home devices are taking it to the next level with centralized smart home systems. Samsung's SmartHub system is compatible with more than 5,000 products, including household appliances and home security systems, so you can do tasks such as control your home's thermostat or preheat your oven from the tap of an app or wall-mounted system.

- New, more affordable 5G smartphones: More smartphones

are debuting using the 5G network, including the Samsung A13 5G – the brand's most affordable 5G smartphone. Priced at \$249.99, it sports an edge-to-edge 6.5-inch HD+ LCD display, a triple rear camera and 5MG front camera, and is packed with a 5,000 mAh battery with 15W fast charging capabilities.

- Ditch the Wi-Fi for a 5G wireless plan upgrade: Wi-Fi has historically given us the speed and capacity we need to stay connected on the go, but today, super-fast 5G networks are enabling us to forget Wi-Fi. Now, you can use the secure, high-speed hotspot capability of your 5G phone to keep all devices and others connected. 5G is giving us on-the-go speeds that are just as fast, or faster, than Wi-Fi. T-Mobile offers wireless plans like Magenta MAX that is specially designed for all that 5G phones can do, including unlimited smartphone data and one of the most generous hotspot plans in the industry, with 40GB per month of high-speed mobile hotspot data included.

These are just a few tech upgrades to take advantage of to get the tech refresh you deserve right now.

PHOTO SOURCE: (c) gordenkoff / iStock via Getty Images Plus StatePoint



TECHNOLOGY AND LIFESTYLE *Cool Gadgets and Gizmos for the Geek in All of Us*



Microsoft Surface Pro 8

The new Microsoft Surface Pro 8 2-in-1 laptop (starting at \$999) is marketed as the "most powerful Pro" to date. Microsoft says they created the laptop-tablet combo with the modern workplace in mind, so features include a powerful 11th-Gen Intel Core processor, a kickstand that can be adjusted to any angle, and a generous 16-hour battery life. The tablet is also incredibly lightweight, starting at just 1.96 pounds, and has a Surface Slim Pen 2 storage. Prices don't reflect the keyboard/case and the pen. **\$999 and up Microsoft.com**



Astro Household Robot

Amazon's Astro household robot was released a few months ago, but the hype surrounding this gadget has not died down. The robot, which comes equipped with everyone's favorite A.I. assistant, Alexa, was created to monitor your home when you're not around. Astro features "intelligent motion" to navigate around your home, and go where you ask it to. Your handy home robot will also send you notifications if it detects an unrecognized person or certain sounds when you're away. **\$999 Amazon.com**



Samsung Galaxy Z Flip3

This is the first foldable phone that might be worth a go. There's no sacrificing on processing power or features, with an octa-core processor inside, plenty of RAM and a 120Hz display. Plus it's waterproof. Folding the phone will split the display in two, so you can, for example, sit the phone on the table to watch videos. There's also a small screen on the back so that you can see notifications when your phone is shut. We personally can't wait to see what they do with foldable tablets next. **\$699 BestBuy.com**

Unprecedented funding now for Missouri families who need help paying utility bills

Ameren Missouri offers COVID-19 'Clean Slate' funds, connects customers to newly expanded energy assistance programs

More customers than ever before are eligible for help paying their utility bills after Ameren Missouri and the state of Missouri have expanded several utility assistance programs. As a result, families across the state can take the first step today, which is reaching out for help.

The state of Missouri recently updated its federally funded Low-Income Home Energy Assistance Program (LIHEAP) to provide more funding and expand eligibility requirements. Here's what that means for qualifying Ameren Missouri customers:

A disconnection notice is not required.

Energy assistance payments have doubled for both LIHEAP programs. The Energy Crisis Intervention Program (ECIP) payment is now \$1,600 in the winter and \$1,200 in the summer.

Assistance is available year-round.

"There is no better time to apply for LIHEAP and other energy assistance funding. In the last year, the state of Missouri has increased the eligibility limits and doubled the amount of assistance each household can receive," said Georgie Donahue, program administration director with the Community Action Agency of St. Louis County Inc. (CAASTLC). "We have also made the application process as simple as possible. Customers can apply online or print out a hard copy and bring it to CAASTLC

headquarters. These combined changes are significant and will go a long way in helping Missouri families," Donahue said.

For more information on the state's LIHEAP changes and to learn if you qualify, visit Ameren-Missouri.com/LIHEAP.

"The ongoing impacts of the pandemic, combined with the holiday season, can put families in a tough situation when it comes to paying their bills," said Tara Oglesby, vice president of customer experience for Ameren Missouri. "Thousands of customers have taken advantage of these programs in 2021. In 2022, we want others to reach out for help, especially now that even more funding is available."

For customers with moderate incomes who don't qualify for LIHEAP but have been impacted financially by COVID-19, Ameren Missouri created the Clean Slate program. This \$1.2 million energy assistance fund has already helped thousands of Missouri families with their utility expenses. More than half of the funding is still available. Through Clean Slate, qualifying customers may receive up to \$750. To learn more and apply, go to AmerenMissouri.com/CleanSlate.

Another resource available to customers is the Dollar More program. In addition to customer contributions, Ameren Missouri recently added another \$50,000 to this fund for income-eligible households. If you're struggling with energy bills - or if you'd like to donate \$1 per month to help those who are, check out Dollar More.

To keep a closer eye on your

energy usage every month, sign up for an online account. You can log in from your phone or computer any time to see how and when you use energy, your next month's bill projections, and sign up for alerts to help you manage your usage.

About Ameren Missouri

Ameren Missouri has been providing electric and gas service for more than 100 years, and the company's electric rates are among the lowest in the nation. Ameren Missouri's mission is to power the quality of life for its 1.2 million electric and 132,000 natural gas customers in central and eastern Missouri. The company's service area covers 64 counties and more than 500 communities, including the greater St. Louis area. For more information, visit Ameren.com/Missouri or follow us on Twitter at [@AmerenMissouri](https://twitter.com/AmerenMissouri) or Facebook.com/[AmerenMissouri](https://www.facebook.com/AmerenMissouri).

About Community Action Agency of St. Louis County Inc. (CAASTLC)

While some agencies were established throughout the United States in 1964, Community Action Agency of St. Louis County Inc. (CAASTLC) was established in 1968. CAASTLC manages more than twenty-two programs and services for low-income people in need, including job training, financial education, drug and alcohol classes, energy assistance services, and the Seeds of Hope Community Farm, an initiative to offer food empowerment to communities located in food deserts. For more information about CAASTLC Inc., visit www.caastlc.org or call (314) 863-0015.

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A Matter of Trust

Business Owner Survival Guide

If you are reading this article, you likely have either built a successful business or advise those who have. Starting, nurturing, and growing a business is a time-consuming endeavor that requires focus, sacrifice, and self-discipline. However, those same skills can sometimes limit a business owner's ability to strategically plan for the future of their business, including succession planning, mitigating risk, contingency planning, and more. This article will set forth some possible planning strategies for the busy business owner to consider. In sum, business planning requires a collaborative, team-based approach with a CPA and an Attorney and Financial Professional (preferably a CFP). Assembling this team is essential for your success.

Before an outright sale of a business is contemplated, the first and most necessary step should be to get a professional valuation of the business through a qualified CPA. This valuation should become the basis upon which all business plans are developed. Without a proper valuation, planning might not be appropriate for the situation and worse, undercapitalized. Identifying a qualified valuation CPA to complete yours is something with which your financial professionals may assist.

When contemplating an outright business sale to an outside entity, the first or foundational level of planning should be contingency planning.

Contingency planning addresses situations when there are other owners or employees who might purchase the business; and, how they might do so.

If there are other owners or employees who wish to purchase the business, seeking out a team including an Attorney and a financial professional to consider drafting and funding Buy-Sell Agreement(s) might be appropriate. A Buy-Sell Agreement allows for other owners or employees to purchase the business in the event of unexpected events including unexpected death and/or premature incapacity (including viral and pandemic related illnesses). The attorney would draft the Buy-Sell Agreement while a financial professional can arrange funding mechanisms for the Agreement.



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

The next level of contingency planning involves retaining and mitigating the risks of losing key employees who are essential to a business. To identify these individuals, a business owner might look at their employee roster and ask, "If I lost Employee X, how would that impact my business?" If there would be a material detriment to your business if that employee left, they are a key employee.

Retaining Key Employees requires a similar process to Contingency Planning, as it requires the same team of advisors— CPA, Attorney and financial professionals. Common retention methods for Key Employees may include specialized Deferred Compensation plans and other bonus structures, tied to legal agreements.

Retention can involve optimizing company-wide employee benefits and retirement plans. It is essential in this competitive job market that employees understand, utilize, and appreciate the benefits they are offered. Your financial professionals can assist in this regard.

Mitigating the risk of unexpectedly losing Key Employees primarily involves consultation with financial professionals, who can identify methods of mitigating and funding the business if Key Employees prematurely die or become incapacitated.

At Central Trust Company, we are able to serve as a financial professional in these situations. To learn more, contact Trenny Garrett at trenny.garrett@centraltrust.net or (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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EMA director brings numerous entities together to make Camden County as safe and prepared as possible

By Nancy Zoellner

Current thinking defines four phases of emergency management as mitigation, preparedness, response, and recovery. Although Samantha Henley, director of Camden County's Emergency Management Agen-

munity Emergency Response Team (CERT).

But Henley didn't stop there. She also established a program to meet with local groups and businesses to help them assess their buildings, then develop plans so they can be prepared in the event

civil government, and maintain economic activities essential to their survival and recovery from natural, technological/man-made, and war related disasters."

The LEOP will accomplish that by providing detailed, step-by-step guidelines for conducting an efficient, effective, and coordinated emergency response, including evacuation, using all available resources.

"I was extremely pleased that we had such buy-in from others in the county. To bring 33 different groups together at the table and to see the amount of cooperation and effort that everyone was willing to put forth was mind-blowing! Residents and business owners in Camden County should be very pleased that so many are concerned about their safety and wellbeing," she said.

The completed plan is now available online at <https://ema-camdenmo.org/leop/>

Henley said while overhauling the local emergency operation plan, it came to her attention that the county didn't have any backup emergency operations centers (EOC) identified.

"The primary EOC is the office on 12 VFW Road in Camdenton. Because of our proximity to the courthouse, we were concerned that we wouldn't have a backup if both the EOC and the courthouse were wiped out at the same time," she explained, adding that the first thing she did was get in touch with Shannon Sullivan at the Village of Four Seasons. "The Village has supported and promoted the CERT program and they have encouraged emergency preparedness. They even have their own emergency man-

agement director and emergency response trailer, so they were already well on their way to have what we would consider a backup emergency operations center. Being able to co-locate with the Camden County Sheriff's Office, which has a substation in the lower level of Village Hall, in an emergency will be extremely beneficial to both of us."

Once she had the eastern side of Camden County covered, Henley contacted Joe LaPlant, chief of the Sunrise Beach Fire Protection District, to cover the west side. "Because of his background - especially understanding emergency management - he was immediately on board and said Station 1 was large enough to allow the EMA to have its own room to set up a full operation center. The speed by which these two backup centers was established was absolutely astounding. It really speaks to how much our emergency response agencies want to cooperate."

Henley also wanted to step up CERT training and better organize the group so she recruited Tim Giedd to serve as volunteer CERT coordinator Ranita Jones to take the job of assistant CERT coordinator.

"Bringing CERT around has definitely been a labor of love. Moving any organization forward can be difficult. Moving forward through a pandemic can be nearly impossible! However, we pushed through and although not everyone felt comfortable participating, in the last few months several members have trained directly with the emergency responder agencies that CERT serves," he said. "We

were invited to participate in the search and rescue training with the Osage Beach Search and Rescue Team, we've done landing zone trainings with Sunrise Beach Fire, and we've done traffic control training with the Osage Beach Police Department. We're not only learning from professionals, we're getting to know the people we'll be working with in an actual emergency, and that's invaluable."

With those major tasks out of the way, Henley has also started conducting severe weather walk-throughs at businesses, organizations and churches who request them, performing safety assessments free of charge. "I look at the building and identify safe places in the event of things like straight-line winds or tornadoes. I also look to see if they have an AED onsite - other safety items."

"Something we're very concerned about is that we currently have no public shelters in Camden County. It's a huge problem to tackle and will probably take a team to put together options because there are so many moving parts. We're starting out by finding places willing to operate as warming and cooling centers, which can be open during normal business hours and have a much lower liability," she said. "I took office in August of this year so I'm pleased with what we've been able to accomplish so far - but we're not done. My strategic plan, which is also on the LEOP page, lays out the plan of what this office needs to accomplish over the next two years. We have plenty of work to do!"



can't do much about the first phase, which involves objectives like keeping homes out of floodplains, engineering bridges to withstand earthquakes, and creating and enforcing effective building codes to protect property, she's doing everything she can to address the other three.

Since she took over as director in August, she has worked with government officials and emergency responders to overhaul the county's Local Emergency Operations Plan (LEOP). She's also established backup emergency operations centers on both sides of the Lake in Camden County and she continues to improve training and preparedness measures for the all-volunteer Com-

of a disaster. In coming weeks, she's planning to meet with churches and other organizations about serving as emergency warming and cooling centers or possibly emergency shelters.

"We're a first-class county. We owe it to our residents and business owners to provide them with first-class emergency response services," she said.

The LEOP, adopted by Camden County in January 2022, was developed with assistance from former EMA Directors Ron Gentry and Rod Sederwall as well as 33 businesses, organizations, and agencies. It establishes the protocol that will be used to "save lives, minimize injuries, protect property, preserve functioning

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Mortgage \$ense

Factors that Determine Your Mortgage Interest Rate



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

Credit Score

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

Overall Economy

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

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

Purpose & Loan Type

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

Loan-To-Value

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

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Rail Trail system is on the right track

continued from page 8
 Department of Natural Resources, and there's another grant called the Land and Water Conservation Fund, which cities can use for trailheads and parks on their property. So at the community assessment meetings, we go through an assessment form and we talk about the different grant opportunities."

Kelly said because the National Park Service out of the Omaha office has adopted the Rock Island as one of their projects, their representatives would also be at the meetings.

"They're partnering with us and providing primarily technical assistance to the communities. For instance, if a community is interested in providing other trail access points, safe routes to schools or trailhead design, they've got resources, including architects and designers, that the community can tap into," he said. "They'll also be providing an 'experienced worker' that will work with us about six months to help coordinate the community assessment meetings, do research on the corridor, and look at things like licenses and leases, and if businesses have crossings, driveways or utility crossings - things that, when we inherited the corridor, came with it."

Kelly said they hope to have their initial planning process wrapped up by the end of June. By that time they'll have a better idea of funding so they can put together a development plan that will, among other things, determine the location of the trailheads. Trailheads, which provide parking, restrooms, an information kiosk, and other amenities, are located about every 10 miles on the Katy Trail. Kelly said they're looking at something similar for the Rock Island.

"We've had the Katy Trail for more than 30 years so we have a lot of experience with rail trails and the best way to plan them. We

found that's a really good distance because it puts them about an hour apart and typically in communities," he said.

The cost to develop the Rock Island Trail has been estimated at \$100 million. The Missouri Department of Economic Development pledged \$2.7 million through grant funding received from the federal Economic Development Administration and the Missouri State Parks Foundation has raised nearly \$1 million. They will also be seeking private and business investments. However, the greatest boost could come from Gov. Parson, who, in his State of the State address, announced that to help expand tourism and solidify the state park and conservation network, his proposed budget included \$69 million to start construction on the Rock Island Trail. "We can help establish the largest circular rail-to-trail network in the United States and a world-class, one-of-a-kind destination for travelers coming to Missouri while also supporting businesses and creating jobs."

Kelly said a study of the Katy Trail conducted about 10 years ago showed it had an annual economic impact of about \$18 million - and that didn't include increases in property values. "You've got a few larger towns on the Rock Island but for the most part, they're small communities, and that's where I believe you'll see an even greater economic impact," he said.

In the meantime, an exploratory committee has been formed to look into the possibility of developing a network of trails through the Lake of the Ozarks area. Several years ago, there was talk about building a trail that would connect to the Rock Island Corridor in Eldon, circle the Lake, and then re-connect to the Rock Island in Versailles but with the delays in that project, the Lake trail didn't move forward.



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As the Lake Churns

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



Real Estate and Lake News with C. Michael Elliott

2018-2021 Comparison Lake of the Ozarks

Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2018	885	\$320,159,844	120	\$361,763		
2019	895	\$331,585,146	121	\$370,486	1%	4%
2020	1260	\$576,329,910	93	\$457,405	41%	74%
2021	1080	\$640,534,471	62	\$593,087	-14%	11%
Residential, Villas & Townhomes Offshore						
2018	1084	\$164,704,013	114	\$151,941		
2019	1069	\$179,032,022	105	\$167,476	-1%	9%
2020	1285	\$254,051,193	103	\$197,705	20%	42%
2021	1397	\$359,900,371	72	\$257,624	9%	42%
Waterfront Lots						
2018	86	\$10,322,050	208	\$120,024		
2019	78	\$10,361,822	193	\$132,844	-9%	0%
2020	198	\$34,064,800	250	\$172,044	154%	229%
2021	235	\$49,013,270	182	\$208,567	19%	44%
Other Lots & Lands						
2018	254	\$7,638,218	186	\$30,072		
2019	276	\$10,701,199	129	\$38,772	9%	40%
2020	378	\$17,259,547	156	\$45,660	37%	61%
2021	511	\$30,597,806	169	\$59,878	35%	77%
Condos & Timeshares						
2018	850	\$140,001,652	119	\$164,708		
2019	858	\$151,349,815	101	\$176,398	1%	8%
2020	1160	\$243,284,356	86	\$209,728	35%	61%
2021	1109	\$297,360,367	42	\$268,134	-4%	22%
Commercial Properties						
2018	77	\$19,706,018	322	\$255,922		
2019	77	\$24,900,882	151	\$323,388	0%	26%
2020	104	\$36,522,785	208	\$351,181	35%	47%
2021	135	\$58,248,855	176	\$431,473	30%	59%
Farm						
2018	21	\$6,574,000	99	\$343,048		
2019	20	\$5,434,000	113	\$271,700	-5%	-17%
2020	28	\$11,558,075	110	\$412,788	40%	113%
2021	36	\$13,758,457	83	\$382,179	29%	19%
Homes Over a Million						
2018	28	\$47,553,900	237	\$1,698,354		
2019	26	\$37,497,750	149	\$1,442,221	-7%	-21%
2020	84	\$129,539,840	97	\$1,542,141	223%	245%
2021	111	\$199,591,220	84	\$1,798,119	32%	54%

Based on information from the Association of Realtors from Jan 1 2018 thru Dec. 31, 2021

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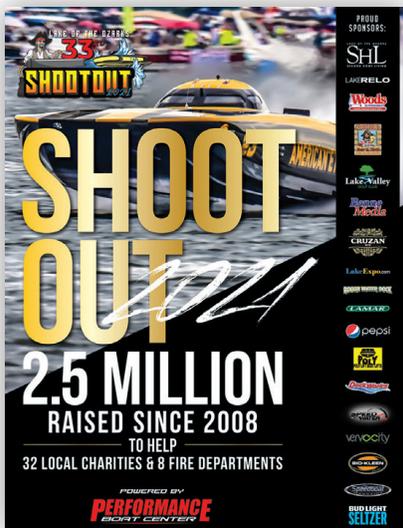


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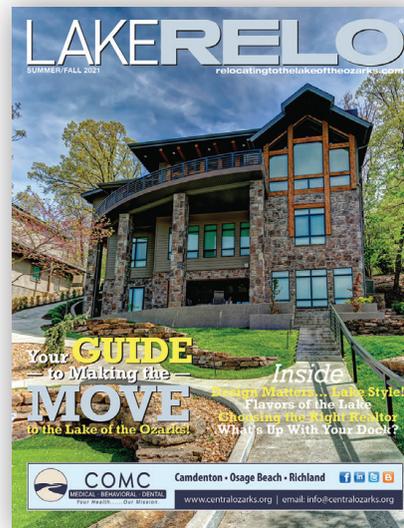
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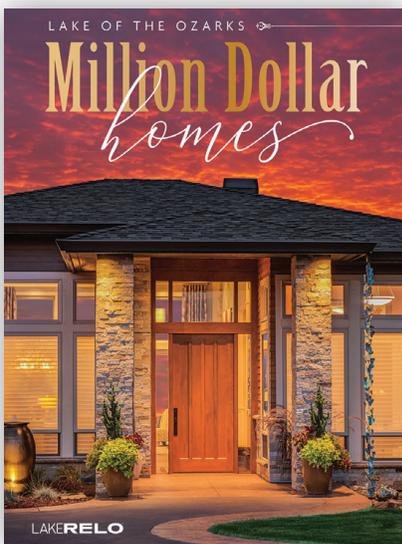
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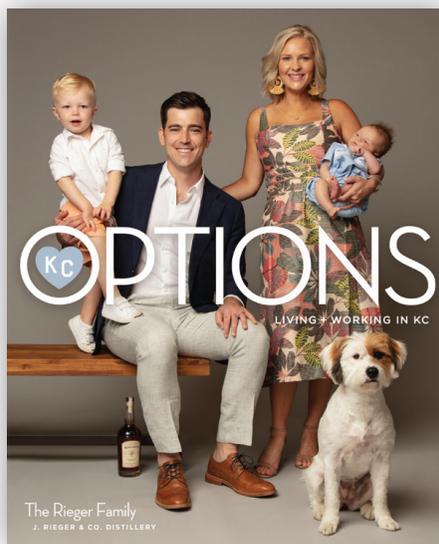
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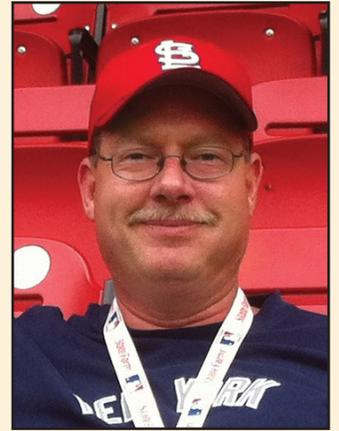
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Managing Rental Property The Digital Age



Russell Burdette

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

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

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

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

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

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

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



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Crossword Puzzle

THEME: SUPER BOWL

ACROSS

1. Shout from a ship?
5. Shout from the bleachers
8. _____ and don'ts
11. Infamous Henry's number
12. One with COVID, e.g.
13. Fighter jet button
15. Resting stops
16. Not guilty, e.g.
17. One of Singapore's official languages
18. *Home of last year's Super Bowl winners
20. Armor chest plate
21. *Given name of 2011 Super Bowl MVP
22. African grazer
23. Greek woodland deities
26. Ramones' hit "I Wanna Be _____"
30. Big fuss
31. Like certain Chili Peppers (2 words)
34. Cattle call goal
35. Scatterbrained
37. Bonehead
38. In a different direction
39. Jeté in ballet
40. More so than egg
42. Conducted
43. Christmas firewood (2 words)
45. Annotator and commentator
47. Soda-pop container
48. Unpleasant and offensive
50. SWAT attack, e.g.
52. *Super Bowl I and II winning coach
55. Pertaining to a pope
56. Cain's unfortunate brother
57. Gives a hand
59. Anoint
60. Bébé's mother
61. Season to be jolly
62. *Most Super Bowl wins by one team
63. Snoop
64. Carhop's load

Solution on page 23

DOWN

1. *Roman number of this year's Super Bowl
2. "_____ Misbehavin'"
3. Santa Maria's traveling partner
4. Despair in the face of obstacles
5. "The Hobbit" hobbit
6. "Caribbean Queen" singer
7. Colloquial approval
8. Cold cuts counter
9. South American tubers
10. Pig's digs
12. Not dense
13. Make corrections
14. *Florida team with no Super Bowl appearances
19. Return punch
22. Come and _____ it
23. Lamentably
24. Bye, to Edith Piaf
25. Bottom line
26. *2022 Super Bowl stadium
27. Upholstery choice
28. *Archie to Super Bowl MVPs Peyton and Eli
29. Exploits
32. *Super Bowl Halftime show Snoop's "last name"
33. Hardly a beauty
36. *Like some teams
38. Oenophile's concern
40. Many, many moons
41. Empower
44. Big Dipper's visible shape
46. Oppressive ruler
48. On the wagon
49. Nail salon board
50. Feminine of raja
51. Mt. Everest to Earth
52. Aladdin's light
53. Christian of fashion
54. Result of a brainstorm
55. Rudolf Nureyev's step
58. Stallone's nickname

CROSSWORD												
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TDD for Bagnell Dam Blvd

continued from page 1
explain the process. At a subsequent meeting, Hasty told aldermen that he and committee members were able to speak with 85 business owners in the proposed TDD area and found that the vast majority were in support of the move and willing to sign a letter of support.

Mitchem said since that time, a number of the business people donated money to help promote the plan. However, the city wasn't allowed to take a position on the TDD. "We simply present the facts and provide for community involvement."

He also said that because the majority of both the business owners and the property owners are in favor of the TDD, he doesn't have a "Plan B."

A summary of economic development tools was created by Gilmore Bell, a public finance law firm specializing in public finance transactions.

According to the report, a TDD, which is a separate political subdivision of the state, may be created pursuant to Sections 238.200 to 238.275 of the Revised

Statutes of Missouri, as amended (the "TDD Act") to fund, promote, plan, design, construct, improve, maintain, and operate one or more projects or to assist in such activity. "Project" includes any bridge, street, road, highway, access road, interchange, intersection, signing, signalization, parking lot, bus stop, station, garage, terminal, hangar, shelter, rest area, dock, wharf, lake or river port, airport, railroad, light rail, or public mass transportation system and any similar or related improvement or infrastructure.

Before construction or funding of any project (except for public mass transportation systems), the TDD must submit the proposed project to the Missouri Highways and Transportation Commission for its approval. According to Rohrer, the TDD was submitted to the commission in mid-2021 and after a few minor changes in wording were made, it was approved. A notice of the plan asking for comments from the public was published in the Eldon Advertiser. Rohrer said no negative comments were received.

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Crosswords Solution

Y	A	R	T		R	P		X	S
L	O	N		E	M		E	N	A
S	A	I		E	L		L	P	A
	I			A	R		D		R
	Y			A			N		C
S	R	E		N		G	L	E	U
	L	E		R	E		G	E	L
	D	E		A	S		F	O	A
				R	O		T	H	O
				D			R	E	
				A	T		S		R
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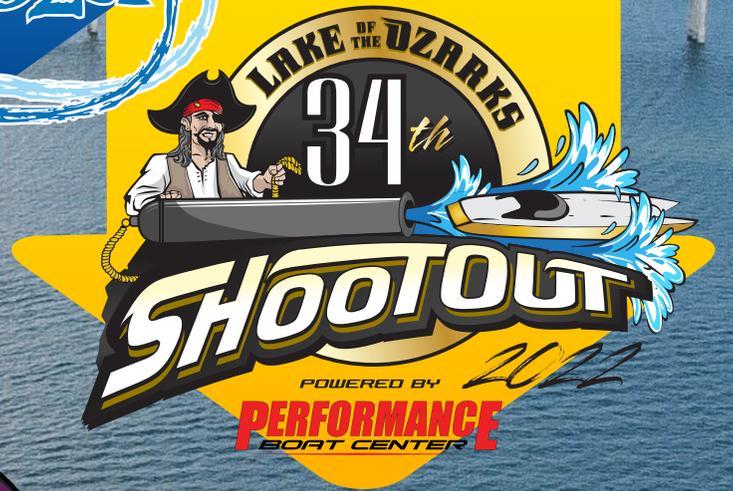


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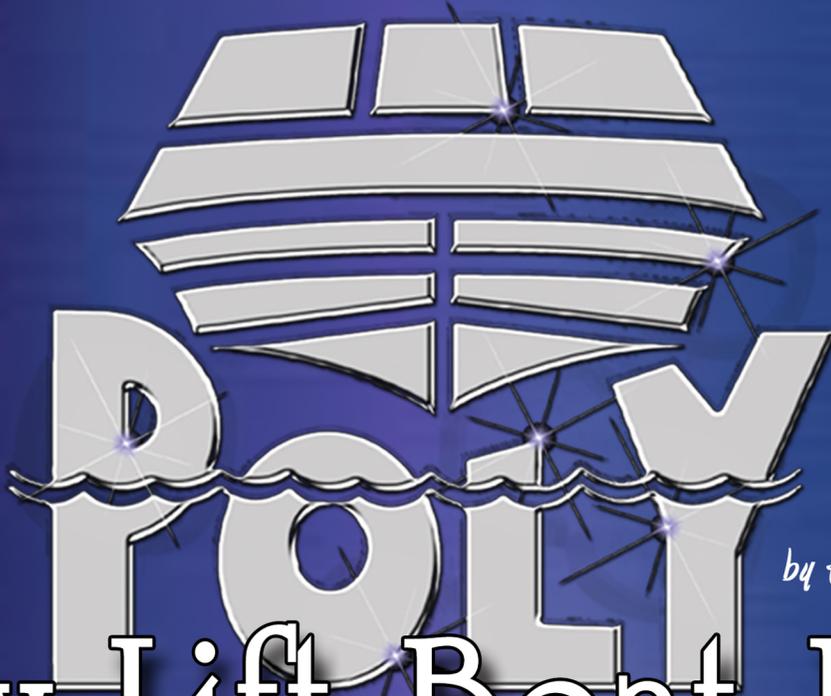


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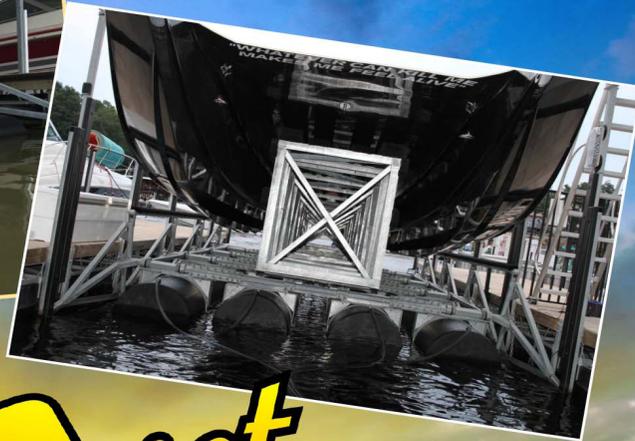
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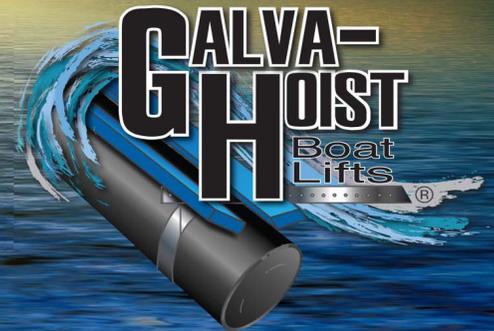
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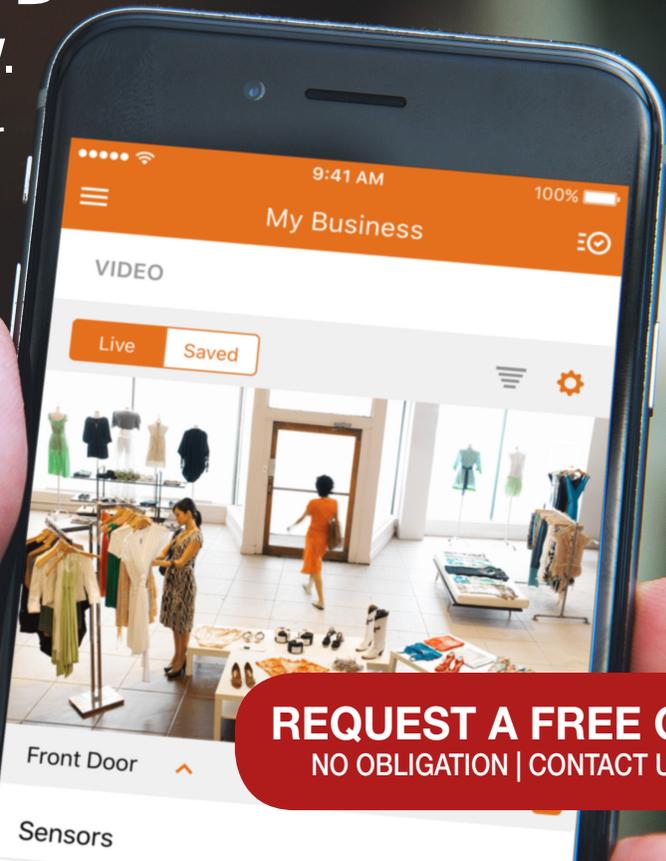
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