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VOL. 20 -- ISSUE 1

JANUARY, 2024



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For the love of children, community

By Nancy Zoellner

Many newcomers to the Lake have remarked on the giving nature of those who reside in the area – and they are correct, especially when it comes to law enforcement.

Students at Heritage Elementary School will stay a little warmer this winter, thanks to the Lake Ozark Police Department, the Lake Ozark Police Benevolent Association, and members of the community. In mid-December Lake Ozark Police delivered several boxes and bags full of new winter hats, gloves and scarves that had been donated through the PD's ninth annual Gloves for Love program. Counselor Jill Wedig said the items will be distributed in a variety of ways.

"I keep a crate in my classroom and the kids can come in and pick out what they need. Or sometimes the teachers will email me and say they know of a student who needs a hat or gloves – and sometimes parents will call and say they need a little help. It's the same way with coats, which we get through the Knights of Columbus. It's awesome that our community is so giving," she said.

Law enforcement agencies – with the help of communities all around the Lake – also made Christmas a lot happier for hundreds of children.

Miller County's Shop with a Cop took kids shopping at Target in Osage-Beach. Then they headed to Riverview Baptist Church for pizza provided by PaPPO's Pizzeria and Pub. They had help

from the Lake Ozark Police Department, Missouri State Highway Patrol, Missouri Department of Conservation, Iberia Police Department, Missouri State Parks, and the Missouri Department of Corrections Probation and Parole. Organizers described it as a "humbling event for law enforcement and one of the best times of the year!"

The Lake Ozark Police Department then asked for help from the Miller County Sheriff's Office for their Shop with a Cop shopping spree at Target. The children seemed overwhelmed with the idea that they could pick out their own toys – most until the shopping carts were full to overflowing. The smiles on everyone's faces – kids and cops – said it all.

The Camden County MO Sheriff's Office hosted nearly 200 children from all parts of Camden County for their 2023 Camden County Shop With a Cop event at the Camdenton Walmart. Major Jim Brashear said they were extremely grateful for the citizens of Camden County "for their generosity in fundraising with us throughout the year and to Walmart Camdenton for providing their own staff to help make this event a success! Many of these children may not have had much of a Christmas at all without your help. We had visits from Santa and Mrs. Claus, Eddie Eagle from the National Rifle Association of America, Darren the Lion from Missouri DARE Officers Association and D.A.R.E. America International, and of course – the Grinch! We also



could not have held the event without the help of our brothers and sisters at Missouri Probation and Parole, Sunrise Beach Police Department, Missouri State Park Rangers, Missouri Department of Conservation Officers, Missouri State Highway Patrol Troopers, City of Linn Creek Police Depart-

ment, Camdenton FIRST LASER 3284 Robotics Teams, and the dozens of volunteers who helped with registration, shopping, check out, and package handling. It warms our hearts to live and work in such a wonderful community."

Turn to Page 18 for this month's

As The Lake Churns.com

All the information you need to make the right decisions in the current market. When the waters get choppy, you can trust C. Michael Elliott to help you navigate the Lake area real estate channels.



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Armchair Pilot

By Nancy Zoellner

BE AIR AWARE. That's the message the FBI and federal prosecutors are trying to get out to the public to raise awareness of the increased number of sexual assaults that have been occurring on aircrafts. When a sexual assault takes place in the skies, it is a federal crime. Those who are being assaulted – or who see children possibly being assaulted – should immediately contact a crew member and report the incident to the #FBI at 1-800-CALL-FBI or <http://tips.fbi.gov>

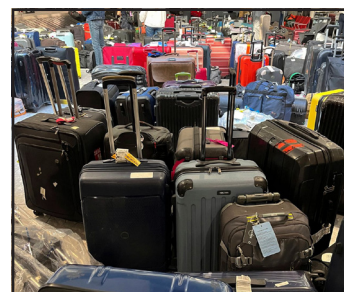
IT'S FAIRLY COMMON FOR the Centers for Disease Control (CDC) to issue a travel advisory due to reports of an illness. However, it's not as common for the illness to be blamed on a tick. The advisory, issued in early December, states that there have been several reports of Rocky Mountain Spotted Fever in people who have traveled to the U.S. from several states in northern Mexico. The CDC said that while RMSF is not spread from person to person, dogs can carry the infected ticks, which then bite people. The CDC warns that people who travel to northern Mexico should seek immediate medical attention if they develop fever, headache, and rash within a few days. The disease is especially dangerous to young children. People can protect themselves by using insect repellent on exposed skin and clothing. **THE ONBOARD CRAZINESS** continues. In November, a badly behaving passenger jumped from a Southwest Airlines aircraft emer-



gency exit and on to the wing while the plane was sitting on the skyway at the Louis Armstrong New Orleans International Airport. The man, who was reported to be somewhat disoriented, was caught on the tarmac and transported to an area hospital to be evaluated. The incident, which took place the Sunday after Thanksgiving, reportedly caused a lengthy delay. **AIRLINE CRITICISM ALSO** continues. The 57-page U.S. Department of Transportation Air Travel Consumer Report states that they received so many complaints about

airlines in 2023, the DOT wasn't able to process them in a timely manner. Complaints about customer service; flight delays; mishandled baggage, wheelchairs, and scooters; oversales; and injury or death to animals filed in the first five months of the year topped 38,000. That's a 68 percent increase over the same period of 2022, and a 584 percent increase over the first five months of 2019. The complete on-line report is available at transportation.gov/individuals/aviation-consumer-protection/air-travel-consumer-reports.

HAVE YOU EVER WONDERED how many pieces of luggage are mishandled each year by airlines? According to SITA's 2023 report on Baggage Insights, in 2022 close to 26 million bags were delayed, damaged, lost or stolen worldwide.



That equates to approximately 7.6 bags of every 1,000 passengers – almost double from the previous year when 4.35 bags of every 1,000 passengers were mishandled. SITA blames the problems, in part, on staffing shortages. SITA also reports that while most of those bags eventually make it back to their owners, about 7 percent (or 1.8 million) are completely lost each year. That can happen for any number of reasons: a damaged or lost tag, a technology glitch, or human error, such as an agent typing in the wrong airport code. SITA said that to address those issues, airports and airlines are investing in digitalization and automation technologies. Although most travelers would probably agree that even one lost bag is a problem, they can take comfort in knowing that the 26 million mishandled bags in 2022 represents a 59.7 percent reduction from the 46.9 million mishandled in 2007. Visit www.sita.aero for the complete report.

TIPS TO KEEP BAGS FROM getting lost when flying were provided by Afar online travel magazine. First and foremost, attach luggage tags with your name, phone number, and email address (but not home address) every time on every bag – and inside every bag, in case the tags get torn off. Afar suggests it

might also be a good idea to tuck your travel itinerary inside each checked bag. Travelers are also advised to book a nonstop flight whenever possible and arrive early and check in luggage as soon as possible to allow time for bags to be loaded on the correct flight. Always remove old barcode stickers and airline tags from earlier flights to avoid confusion and add a colorful ribbon or brightly colored tag to keep your bags from accidentally being picked up by someone else. It's also a good idea to stick luggage tracking devices (but only those powered by lithium metal cells that have 0.3 grams or less of lithium) inside checked baggage. Always keep a complete description of your luggage – brand, size, color – with you while traveling in the event it gets misplaced, take pictures of contents in case you have to file a claim, and be polite to staff when you need their help locating your bags.

IF YOU LONG TO EXPLORE American on the back of a horse, but your budget – or your back and/or butt – puts that type of travel out of reach this year, pick up a copy of "The Last Ride of the Pony Express: My 2,000-Mile Horseback Journey Into the Old West" by Will Grant. Selected by the Smithsonian as one of its "Best Travel Books of the Year," the author takes readers along as he embarks on a five-month, 2,000 mile journey on horseback from Missouri to California, following the historic Pony Express route. The frontier mail system operated between April 1860 and October 1861 using a series of horse-mounted riders and relay stations, delivering mail from one end of the route to the other in just 10 days. Grant's first-person narrative describes his trip with his two horses, Badger and Chicken Fry, reflecting on the changes that have taken place over the decades, while capturing the spirit of the Old West. Seventy three percent of Amazon purchasers give the book a five-star rating.

FOR THOSE WHO WOULD enjoy an equestrian adventure on a smaller scale, check out Equitours.com, which allows you to "gallop along the beach, herd cattle in the Rockies, take dressage lessons, go on wilderness pack trips or do trail rides in some of the world's most spectacular places." Bitterroot Ranch, the Equitours headquarters for more than 40 years, allows guests to take trail rides in small groups divided according to skills so that less experienced riders are not frightened and good riders are not bored by slow, nose to tail rides.

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From grape to glass, new wine crafted in Lake Ozark

By Nancy Zoellner

A new winery has been added to Missouri's wine trails and it's located here at Lake of the Ozarks.

Mathany Family Vineyards, a 10,000 square foot winery and sustainably farmed vineyard on Grand Vinters Lane in Lake Ozark, celebrated its grand opening December 4. The event was marked by a ribbon cutting ceremony attended by numerous members of the community as well as Missouri Governor Mike Parson.

Owners Jackie and Jed Mathany opened the event by sharing a little of their background and thanking those who made it possible for them to realize their dream. Their mothers topped the list.

"We owe a lot to them, not only for watching our kids but even planting," Jackie said. "One year our mothers planted with us in the pouring rain on the steepest hillside we have on a Sunday – and dare I say, it was Mother's Day. We couldn't be here without them."

Jed later echoed that senti-

ment, telling the group that he had been gone months at a time, working at wineries around the world, including Napa, New Zealand, Australia, and France, learning everything he could about grapes and the wine-making business to produce the highest-quality wine possible.

Jackie thanked their pastor, Cody Harlow, senior pastor at the First Baptist Church in Camden-ton, for his support as well as the support of their church community before inviting him to speak.

Pastor Harlow read Psalm 104:14-15, which says, "God causes the grass grow for the livestock, and plants for man to cultivate bringing forth food from the earth, wine to gladden the heart of man, oil to make his face shine, and bread that strengthens man's heart."

"All these are gifts from God and we're going to give God the glory for it," Pastor Harlow said before praying a blessing over the business.

Jackie also thanked Lake Ozark City Administrator Harrison Fry for the help and guidance he had provided.



Missouri Governor Mike Parson as well as numerous local dignitaries were on hand for the ribbon cutting. Before heading outside for the ceremony Gov. Parson talked about the importance of Missouri's small businesses.

Fry told the 100 or so gathered for the event that he was excited to welcome the Mathany Family Vineyards to the city.

"We have something very good for our community thanks to the work that Jed and Jackie put into this. They have created a

wonderful space here that will be an anchor for the community for years to come, and they are doing
continued on page 15

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Camden County commissioners nix safety measure

By Nancy Zoellner

Seventy percent of all crimes involve the use of a vehicle. License Plate Reader (LPR) technology can act as a force multiplier for law enforcement agencies because stationary system cameras can scan license plates and alert law enforcement when a vehicle on a "hot list" is spotted.

Despite hearing from several people, including law enforcement officers, about the benefits of license plate readers, in December, Camden County commissioners voted to ban their use in unincorporated areas of the county. The ordinance states cameras will be prohibited in Applicable Restricted Areas, defined as, "all roadways, parking lots and other public areas within Camden County." The ordinance includes an exception, which states that Subsection 4 does not apply to State Highways, rights of way or other roadways owned and controlled by the State of Missouri.

At the meeting, Presiding Commissioner Ike Skelton said the government was already obtaining too much power. "The group that wants this surveillance is bigger than any of us in

this room," Skelton said. "They want to continue to watch everything we do."

A representative from Flock Safety, an all-in-one technology platform, spoke to commissioners via Zoom at a townhall meeting in August and assured them that Flock Safety customers own 100 percent of the data and footage collected with its cameras. The representative said that once captured, footage is transmitted immediately to a secure cloud server, where it is typically stored for 30 days before being purged, and it is encrypted at every point along the way. He said Flock Safety does not sell or share public safety data with third parties.

However, at the December meeting, Skelton said he knew better, stating that the cameras could be manipulated and that Flock would turn over the recorded information to the FBI or ATF if they asked for it.

According to Mike O'Connell, public information officer for the DPS, stationary license plate readers have a history of helping Missouri law enforcement solve crimes as far back as 2014 when a gunman was terrorizing Kansas City area motorists on area high-

ways.

"There were at least a dozen shootings. One victim was shot in the leg, one in the forearm, one in the calf. In 2016, Mohammed Whitaker pleaded guilty to the attacks. A person got a license plate number, which was then used to track the suspect's movements and help solve the case," he said, confirming that LPRs are only scanning for plates and/or vehicles that have been identified on "hot lists" because they are suspected of criminal involvement.

In another case, Kansas City Police had no leads in the fatal shooting on a 71-year-old woman in a 2019 highway attack. Police used traffic cameras (not LPRs) to obtain video of the suspected shooter's vehicle exiting the highway. Police then used LPRs to get the license plate and arrested the suspected killer within eight hours of the shooting.

O'Connell said law enforcement has had several other cases where LPRs have played key roles.

"On December 21, 2022, Missouri State Highway Patrol troopers arrested a man who subsequently pleaded guilty with

two others to federal conspiracy charges. The Patrol had a tip that he was human trafficking individuals from Texas to Minne-

sota. An LPR confirmed he was in the Kansas City area based on a license plate and provided an image of the vehicle they were traveling in, which greatly aided in the search. Three human trafficking victims were rescued in Missouri and 17 other victims were rescued in Texas," O'Connell said.



Flock Safety devices are currently in use across the country.

Since January 2023, the DPS has been providing funding for 25 Flock LPRs in the Central Missouri Project, which includes Audrain, Callaway, Camden, Cole, Cooper, Gasconade, Miller, Moniteau, Montgomery, Morgan and Osage county sheriffs' offices.

O'Connell said while he couldn't share details of ongoing cases, since the cameras have been in place, they have seen several successes, including:

- The return of a missing juvenile the same day after she was picked up by a sex offender and transported out of Missouri
- Arrests in cases of organized, multi-state retail crime rings
- Capture of a murder suspect from out of state
- Capture of a jail escapee

The LPR installed this summer by the DPS in Camden County was credited with a double arrest of a stolen vehicle. It was the second time the LPR alerted deputies to a possible stolen vehicle.

However, after the December meeting Skelton said they would be contacting the DPS and giv-

ing them 30 days to remove the camera.

On December 19, O'Connell stated, "The DPS values its partnerships with sheriffs' offices and looks forward to our continued partnerships. DPS has not received any request from Camden County related to DPS's license plate reader on Highway 54."

Following the commission's vote, in a letter sent to news outlets and posted on social media, Sheriff Tony Helms said he was dismayed by the commissioners' decision which he said undermines the valuable resources they have at their disposal.

"License plate recognition systems are in use across our country and have proven to be an invaluable tool in our efforts to apprehend felony suspects and solve crimes in our own community. These state-of-the-art devices have aided us in identifying and tracking down individuals involved in serious offenses, bringing justice to those victimized by their criminal behavior. Removing these tools from our arsenal diminishes our ability to effectively combat crime and protect you, the citizens of our great county," he wrote.

According to industry experts, smartphone users are already being tracked in real-time everywhere they go by a multitude of information seekers who are then sharing - and sometimes selling - that information. Those same experts say smartphone users can implement all the suggested security and privacy measures and still be tracked.

But smartphones aren't the only devices sharing personal information. Fitness tracking devices, smartwatches, vehicle entertainment systems - anything that uses a cellular, Wi-Fi, or Bluetooth signal - can be used to track users' location and other identifying information. Every internet visit leaves a digital footprint that includes the websites visited, emails sent, and information submitted online - and stays online forever.

The government (local, state, and federal) already has access to all license plate information through the National Crime Information Center.

"Believe me. The government already knows where you are and what you are doing," Sheriff Helms said. "They don't need cameras on light poles to do that."



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Seniors Corner

Navigating Retirement Choices: Pick The Ideal Community and Home

If you're considering your future living arrangements, take a look at Buying a Home to Age-In-Place: A Guide by SeniorHomes.com to kickstart your planning.

The guide walks you through some of the big question marks about where to age, your ideal future community, age-friendly amenities to search for, and options for future care needs.

Here are eight topics to consider when vetting a prospective community for retirement.

Walkability – Is the neighborhood walkable, well-lit, and safe for exercising and running errands? Are the sidewalks wide, level, and uncracked with an easy grade throughout the area to encourage walking?

Public safety – Is the neighborhood safe, meaning would you feel comfortable being out at night?

Public transportation – Does the area offer easy-to-access public transportation? Safe public transportation is critical if driving becomes more difficult.

Accessible amenities – How close is the nearest grocery store, pharmacy, bank, restaurant, and other businesses you'll need? Essential services within easy walking distance support continued independence.

Healthcare – What are the closest hospitals and healthcare facilities? Are they high quality? Good medical care is essential to ensure health and well-being as you age.

Support services – What options exist for services like Meals on Wheels, home health care, adult day care, and other caregiving support?

Social amenities – Will you have access to senior organizations, volunteer opportunities, and various social activities? Social opportunities are crucial for cognitive, mental, and physical health, so cultural, religious, and entertainment venues should be nearby.

Airport accessibility – Is the neighborhood close to family and friends? Is there a nearby airport to make visiting out-of-town family and friends easy and vice versa?

The guide also includes resources—professionals who can help you buy a home, for example—and a simple aging-in-place checklist to vet potential properties. That checklist is useful to assess your current house and identify necessary age-friendly upgrades—accessible entrances, hallways, doorways, bathrooms, and kitchen—you'd need to make to continue living there.

Also, see the AARP Livability Index, another helpful resource for researching retirement destinations. For more, visit the SRES® blog.

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Proposed casino development gets another approval

By Nancy Zoellner

Casinos in Missouri brought in a record \$1.92 billion in revenue in FY 2023. Five casinos posted monthly revenue totals above \$10 million, including Bally's

Kansas City, which had a best-in-state 19.5 percent year-over-year growth.

The local casino development group Osage River Gaming and Convention (ORGC) has part-

nered with Bally's to bring a casino development to Lake of the Ozarks.

The proposed project site for the casino building and parking lot is a 20-acre parcel in the

90-acre Eagles' Landing Phase 4 property in Lake Ozark. The other 70 acres will be used for a hotel and convention center and retail. A 22-acre strip of land adjacent to the development will be developed as workforce housing.

In December Miller County commissioners voted unanimously to approve a resolution of support for the project.

The resolution states, "in order to promote the general welfare and encourage capital investment and economic development within the County, the County wishes to demonstrate its support of and commitment to the Project and the furtherance of the efforts yet to be undertaken by Osage River, Bally's and the Developer by: (1) designating the Developer as the preferred developer for the Project; (2) designating the Project Site as the only development site for the Project; and (3) urging MGC (Missouri Gaming Commission) to prioritize the application of the Developer for the License."

The Lake Ozark Board of Aldermen approved the city's version of the resolution at their December 12 meeting.

Currently, Article III of the Missouri Constitution allows games of chance on gambling boats located within 1,000 feet of the closest edge of the main channel of the Mississippi and Missouri rivers only. The constitution also caps the number of gaming licenses at 13.

The ORGC is attempting to change the constitution to allow for one more license to be granted specifically for a gambling boat located within 500 feet of the FEMA 100-year floodplain elevation on the Osage River between Bagnell Dam and the Missouri River. The ballot language will also require the state tax revenue to be earmarked for a specific educational need and not the general Education Fund.

Andy Prewitt, a member of ORGC, explained that they were asking for resolutions of support because it would hold weight with the Missouri Gaming Commission, which, if the initiative is approved by voters, will determine who gets the license.

"The resolution also says that the city and county will send a memo or a representative to the Missouri Gaming Commission when the time comes and will voice their support. We feel that will give us a leg up when we ap-

ply to the Missouri Gaming Commission for the license on the Eagles' Landing Phase 4 property," he said.

Prewitt provided background information at the Lake Ozark board meeting.

"For the last three years our group has been working with the legislators in Jefferson City to amend the constitution to allow a casino on the Osage River. We had the support of the city of Lake Ozark and Miller County, but each year we fell short of getting the House and Senate on board with the legislation. This last year the Osage Nation lobbied publicly against our bill and it was ultimately filibustered for hours on the Senate floor by a legislator out of Joplin Missouri," Prewitt said. "As opposed to wasting another year, hoping the politicians in Jefferson City will make the right decision for the state, we have decided to take the issue to the people of Missouri in the form of an initiative petition."

He said that in July they hired Show Me Polling to survey registered Missouri voters to see if they would vote in favor of a gambling facility on the Osage River. The results, received August 1, showed that 77 percent of the Missourians polled would vote for a casino on the Osage River as long as the state tax revenue generated would go towards specific educational needs.

Bally's Corporation hired a national polling company to verify these results, Prewitt said, adding that their results increased the level of support to 82 percent, so ORGC hired Stinson Law Firm to draft the 2024.163 Initiative Petition.

The language was submitted to the Missouri Secretary of State and the State Auditor's office in mid-October. In mid-November they received the filed petition and ballot language options from the secretary of state and the Fiscal Note and Summary from the auditor's office.

"The auditor's fiscal note summary based the expected revenues numbers off of the Cape Girardeau Casino, one of the smaller gaming floors in the state that does an annual gross revenue of \$61 million. For perspective, the Isle of Capri Casino in Boonville averages \$80 million in annual sales. The revenue projections for a casino in the Lake region will do between \$100 million

continued on page 15



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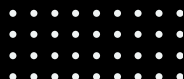
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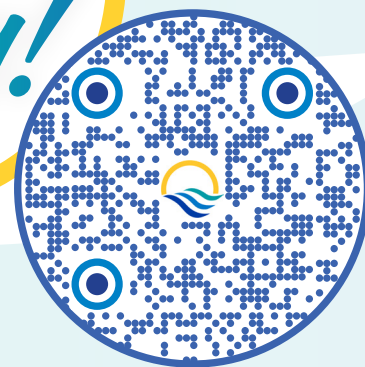
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5 Cool Online Marketing Tricks for Lake of the Ozarks Businesses in 2024



Sandy Waggett

Hey there, Lake of the Ozarks business owners! The online marketing game is always changing, and 2024 is no exception. Let's dive into five super cool ideas that'll help your business shine online. No formalities here — just straight-up, fun strategies to boost your online presence.

Get Snazzy with Local SEO: If you're not already jazzed about local SEO, it's time to get on board. Think of it as your digital fishing line, helping you catch customers searching for what you've got. Use phrases they might type into Google, like "best boat rental at Lake of the Ozarks." Make sure your business pops up on Google My Business and other local listings. It's like putting up a big, flashy sign on the digital highway!

Virtual Tours That Wow: Imagine letting people stroll through your business without leaving their couch. Virtual tours are the ticket! They're perfect for showing off your spot, whether it's a cool lakeside café or a cozy B&B. Use VR to create tours that make people feel like they're right there, soaking up the lake vibes.

Tell Your Story on Social Media: Everyone loves a good story, and your business has one to tell. Use Instagram, Facebook, TikTok — you name it — to share what's happening behind the scenes. Post pics of that sunrise over the lake, share customer shoutouts, or even a funny blooper from your day. It's all about making connections and showing the human side of your biz.

Blogs and Videos with a Local Spin: Got some neat local knowledge or stories? Share them in a blog or video. "The 10 Most Instagrammable Spots around Lake Ozark" or

"The Secret History of Bagnell Dam" can be big hits. It's content that entertains, informs, and shows off why the Lake of the Ozarks is so special — and why your business rocks.

Partner with Local Influencers: Link up with folks who know the area and have a bunch of followers. They can give your business a shoutout that feels genuine and reaches people you might not normally catch. It's like having a local celeb say, "Hey, check this place out!"

These ideas aren't just about selling — they're about creating an experience and a community. You're not just a business at Lake of the Ozarks; you're part of a story, a lifestyle. And that's what will make people click, visit, and become loyal fans.

So there you have it, five super cool ways to boost your online presence in 2024. Get creative, have fun with it, and watch your Lake of the Ozarks business become the talk of the internet!

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Missouri sees another minimum Wage hike

By Nancy Zoellner

Missouri's new minimum wage of \$12.30 per hour for all employers went into effect on January 1, 2024. It's the result of a voter-approved initiative in 2018 that gradually increased the minimum wage from \$7.85 to \$12 over a five-year period – and it's the last year of the automatic hikes.

After this year the minimum wage may increase or decrease each year depending on cost-of-living changes reflected in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

However, at a minimum, all private businesses are required to pay the \$12.30 hourly rate, except retail and service businesses whose gross annual sales are less than \$500,000. Missouri's minimum wage law does not apply to public employers, nor does it allow the state's minimum wage rate to be lower than the federal minimum wage rate.

At the Lake, it's difficult to find a job paying just minimum wage.

A year-round, 40-hour work week grounds maintenance position that lists pool maintenance

and cleaning, general handyman tasks, trash removal, mow-

fering part-time jobs with wages starting from \$15 to \$18 an hour



ing, and snow removal is offering \$22.07 to \$33.10 an hour, depending upon experience.

Fast food restaurants are of-

fering part-time jobs with wages starting from \$15 to \$18 an hour – and some pay daily; part-time dishwasher positions are close behind or the same wage, and a home improvement store is ad-

vertising a starting wage of \$18 an hour. Those looking for a career where they can make a difference in their community and who qualify can get their tuition paid – and be paid while they attend a law enforcement academy – and then have a guaranteed job after graduation.

The minimum wage law also requires compensation for tipped employees to total at least \$12.30 per hour. That means employers are required to pay tipped employees at least 50 percent of the minimum wage, plus any amount necessary to bring the employee's total compensation to a minimum of \$12.30 per hour.

Employers who are required to pay minimum wage, but don't, can face misdemeanor charges – and the state makes it very easy for employees to file a complaint. The employee needs only to complete the Minimum Wage Complaint Form, which is available online, and once the complaint is filed, the Division of Labor Standards will conduct an investigation to “assure compliance with the Minimum Wage Law.”

According to statute, the Division of Labor Standards is not au-

thorized to pursue an employee's wage claim in court. Instead, the affected employee must pursue a private right of action to collect any wages due. However, an employer who unlawfully pays sub-minimum wages to its employee will be liable for the full amount of wages due as liquidated damages, less any amount actually paid, and for costs and “such reasonable attorney fees as may be allowed by the court or jury.”

Not only is it a good idea for employers to keep detailed employee records, employers are required to keep a record of the name, address, and job description of each employee, the rate of pay, the amount paid each pay period, and the number of hours worked each day and each workweek, which is all spelled out in Section 290.520 RSMo. These records, which are required to be open for inspection by the Missouri Division of Labor Standards, must be kept for a minimum of three years.

For more information on what is – and isn't – required of Missouri employers visit <https://labor.mo.gov/employers>.

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Village use tax will benefit the community

By Nancy Zoellner

Residents of the Village of Four Seasons will vote in April whether to approve a use tax, which is a sales tax imposed on the purchase of goods from out-of-state vendors like Amazon. It is not a sales tax increase. The use tax will always be equal to the local sales tax – the Village sales tax is currently 1.5 percent – but the use tax will not be charged in addition to the sales tax.

The use tax is applied to the same type of products subject to traditional sales tax. The difference is where the goods are purchased and shipped.

When individuals make purchases at retail stores in Missouri, they pay the sales tax that is applicable at that location. However, if the use tax is approved by Village of Four Seasons voters, the amount of use tax due will depend on the combined local and state use tax rate in effect at the Missouri location where the tangible personal property is delivered.

That is why it will be important for residents of Four Seasons to always use Four Seasons as their address. If the use tax is approved, people who live in Four Seasons but use Lake Ozark as their city of residence could be

charged a higher rate.

According to Anne Marie Moy, director of Strategy and Communications for the Missouri Department of Revenue (DOR), If the customer's location falls in the jurisdiction for the Village of Four Seasons or Lake Ozark, which share the same 65049 zip code, the tax should be collected at the rate for the specified jurisdiction location.

"The vendor should be properly identifying the location of the customer based on the shipping address provided by the customer. The Missouri Department of Revenue did contract with a vendor to develop rate and boundary databases, required by Section 144.637, RSMo. These databases can be used by vendors to determine the correct use tax to collect and are located on our website at <https://dor.mo.gov/taxation/business/tax-types/sales-use/>," she said. "The department also has a Sales and Use Tax Rate Map. The vendor can type in the customer's address to determine the correct use tax rate."

If the use tax is approved by the voters, the Village will be required to send a map of the Village to the DOR along with a certified copy of the election results within 10 days of receipt of those

results.

Village Clerk Danielle Glover said she couldn't provide firm figures on the additional revenue the Village would receive but estimated it could bring in an additional \$70,000 annually.

However, Karen Hughes, treasurer for the city of Lake Ozark, said the city started receiving the use tax in March of 2021 and by the year's end, they had collected \$208,234.71 from use tax. In 2022 they collected \$292,107.76. The population of Lake Ozark is around 2,200, while the population of Four Seasons sits at just over 2,500.

The same tax exemptions will apply.

A use tax does not apply to purchases made by Missouri residents from a Missouri retailer. If a Missouri resident buys a product from a Missouri vendor over the internet, the sales tax based on the vendor's location would apply to the purchase.

If the voters approve the local use tax, then the tax becomes effective on the first day of the calendar quarter which begins at least forty-five days after the DOR receives notice of adoption of the local use tax.

Managing Rental Property

Winter Updates

At the Lake of the Ozarks, the winter season is the slow season, which means it's a great time to work on that remodel or those upgrades you've been wanting to add to your vacation property. When the weather is too cold to enjoy the water, people don't come to the Lake. Less than 10% of our rentals take place during the off-season, and most of those nights are in the spring and fall, with very few from November-February. Take advantage of this slow time to make those changes to your property you've been dreaming of.

February is the slowest month for rental nights at the Lake. If you've been thinking about overhauling your vacation property, the month of February is a great time to schedule it! Whether you want to redo your entire kitchen because it's outdated or you just want to give your home or condo a fresh coat of paint, now's the time to get it done. By taking care of these things now, along with any regular maintenance items, you'll be able to maximize your rental potential by leaving the high season dates open for booking.

Simple upgrades such as an updated paint color, new flooring or more modern decor can really make a big difference in how your property is viewed online. You've heard the saying, a picture is worth a thousand words and in the vacation rental industry, pictures can make or break your rentals. Once you've drawn guests in with great pictures, you keep them coming with great reviews by making sure to keep your property updated and fresh.

As for major remodeling projects, we only advise doing these for your personal enjoyment, as it's difficult to recoup the entire cost considering how short our rental season is. For these larger projects,



Erin Burdette

the sooner you start the better! As you know, sometimes things don't always go according to schedule, and you want to make sure your home improvement projects are complete well before Memorial Day and the start of our busy season. Depending on the location and type of property you have, you may want to make sure everything is complete before March, to take advantage of our many spring golf guests.

If you're not sure where to start, consider joining the Your Lake Vacation rental program! For owners on our program, we offer assistance and suggestions for improvement to help you maximize your rentals. You don't have to spend a ton of money to get your rental property in top rental shape. We have a full-time interior design specialist on staff ready to help our owners reach their full property potential.

Erin Burdette is the Director of Business Development for Your Lake Vacation, the largest vacation rental management company at the Lake of the Ozarks. If you are looking for a vacation rental manager or just looking for some friendly advice, call our office at 573-365-3367 or e-mail me at erin@yourlakevacation.com. Happy renting!

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MISSOURI STATE HIGHWAY PATROL

'Power Play Goals' can help Kids' Harbor reach theirs

By Nancy Zoellner

The mission of Kids' Harbor Child Advocacy Center is to provide a coordinated response, healing, and prevention of child abuse to the children of Lake of the Ozarks, Fort Leonard Wood, and surrounding areas. In 2023 they served more than 700 victims of abuse – mostly sexual abuse, but also physical and emotional abuse as well as neglect, witnesses to violence and drug-endangered children – and their safe caregivers as they made their way through the investigation process.

Executive Director Cara Gerdiman said she often tells people that Kids' Harbor is both a place and a process.

"As a place, we are a safe, child-friendly setting where kids can come and talk about abuse they may have experienced and heal from that abuse through advocacy, forensic medical exams, and trauma-informed, evidence-based counseling. As a process, we bring together law enforcement, Children's Division, the Juvenile Office, prosecutors, and medical and mental health providers – all of those entities charged with the investigation of a child abuse case," she said. "That minimizes the number of times the child has to be interviewed so that the child isn't going from place to place to offices that are designed more for adults. Instead they come to Kids' Harbor where they can be interviewed in a child-friendly setting with an interviewer that's trained in child development and in asking non-leading, non-suggestive questions. That helps to minimize the trauma."

During the month of January, you can help Kids' Harbor continue to carry out their mission by voting daily for the child advocacy center in the Ameren Missouri Power Play Goals for Kids promotion. Each time the St. Louis Blues score a power play goal during the 2023-2024 regular season, which runs from October 12, 2023 to April 17, 2024, Ameren Missouri is donating \$500 to the organization that gets the most public votes. During the 2022/2023 season, the Blues scored 43 power play goals which meant \$21,500 was awarded. The other three organizations will each get a donation of \$1,000.

Official contest rules state that during the promotion period, which began December 1, 2023 and ends at 11:59 p.m. CT on Jan-



uary 31, 2024, the public can vote for their favorite eligible organization by visiting AmerenMissouri.com/Blues, clicking on the "Power Play" tab located under the cover photo, entering their email address, and casting their vote. Facebook users can also visit Kids' Harbor's Facebook page to cast their vote.

Only one entry per email address per day is permitted. If multiple votes are submitted by any single individual in the same day, only the first vote received will be entered into the promotion.

Gerdiman said when she received a call in September from an Ameren representative asking if she was familiar with the promotion and if Kids' Harbor would like to be included, she jumped at the chance.

"They explained that they choose from different organizations in their service area. Around 75 percent of their service area consists of St. Louis commu-

nities so they chose three organizations from that area and one organization from outside of the St. Louis area. They offered the opportunity to us and I said we would absolutely love to be a part of it," Gerdiman said.

If Kids' Harbor, a non-profit 501c3 organization, garners the most votes, prize winnings will help support counseling as well as prevention programs. Services are provided, at no cost, to children ages 0 to 18 who are referred by the Children's Division of Missouri Department of Social Services, juvenile authorities, and / or law enforcement.

While the center has a state contract that covers the cost of some overhead expenses, the vast majority of their funding comes from grants and private funding sources.

To help prevent child abuse Kids' Harbor takes developmentally appropriate, age-appropriate prevention education to

schools in their coverage area. Trained outreach coordinators talk about things like cyberbullying, abuse, and what children should do if they don't feel safe in a situation. Gerdiman said they reach about 3,000 children annually through that program.

Kids' Harbor also offers the nationally recognized Stewards of Children program, a free 2-1/2 hour training for adults on how to recognize, react responsibly, and report child sexual abuse. The program can be taken to organizations or scheduled at the Kids' Harbor locations in Osage Beach or St. Robert.

For those who would like to get more involved, volunteers are needed to help with tasks like data entry, answering phones, special projects and even landscaping and maintenance projects. Volunteers can also provide child care or supervision onsite so parents can meet with team members to talk about their chil-

dren's cases.

Those who can't volunteer but would like to help can donate individually wrapped snacks or drinks, as well as canvases and Crayola brand washable finger paint.

"The kids love to leave their handprints on canvases so we use a lot of those," Gerdiman said. "Typically we aren't specific on brands but we found the Crayola paint doesn't stain hands green or blue. Parents and caregivers appreciate that!"

For more information about Kids' Harbor, visit kidsharbormo.org. For more information about volunteering or hosting Stewards of Children training call the Kids' Harbor office at 573-348-6886 or email info@kharborcac.org.

For more information about the Ameren sponsored Power Play Goals for Kids promotion visit <https://powerplaygoalsforkids.com/>.

Entering the new year with resolve

By Nancy Zoellner

A resolution is defined as “A promise that you make to yourself, then work hard to keep.”

Although originally celebrated at the spring equinox, the practice of making New Year’s Resolutions dates back as far as 2000 B.C. when the Babylonians made promises to pay their debts and return borrowed farm equipment. When the Julian calendar was adopted in 46 B.C. and January 1st was declared the start of the new year, the tradition carried on – albeit in a unique manner – even through the Middle Ages when Medieval knights would place their hands on a peacock and vow to maintain their knightly values into the new year.

Although “resolution records” weren’t kept from those days, recent research shows that today fewer than 10 percent of Americans who make New

get the levy passed. It’s the same levy that is paid every year, but it has to be renewed by the voters every four years. It will be on the April 2, 2024 ballot. My No. 2 road district goal is to continue to serve the taxpayers to the best of my ability,” he said, adding that he’s looking forward to meeting his personal goals: taking a vacation at the beach with his wife and getting to know his new son-in-law. “My oldest daughter was recently married so I would like to spend more time with them.”

Tony Baldrige, chairman of the Village of Four Seasons Board of Trustees, is facing the New Year with a smile on his face and eyes wide open. His 2024 resolution is to make his resolutions. “Many of us have all the best intentions to make a particular resolution and commit to making it happen. Well, we know many of us, for various reasons, do not see the results as

gory. His resolution for 2024 will be to improve his eating habits and exercise on a more consistent basis.

“My goals for 2024 will be for the department to provide the best possible police service and safest family friendly place at the Lake, with the help of community partners. As the chief of police, I will support the growth of my officers and the city. I will continue to lead by setting an example of professionalism and leadership,” Chief Christiansen said. “My personal goal will be spending more quality time with my family.”

Mike Clayton, who has been the morning show host at Mix 92.7 Today’s Best Hits for almost three decades, said he plans to do a better job balancing his time between his family and his new job at Wonderland Camp, adding, “There is a lot to tell about the camp and I am just getting started. The work we do for people with disabilities must be told. I would also like to learn to play golf and would like to do more for my hometown of Eldon – and maybe join a club.”

Lake Ozark Mayor Dennis Newberry said it’s been decades since he even thought about making resolutions. “I do usually identify certain business goals and family goals from time to time but not as a New Year resolution so this will be a first for me. Here it goes... As the mayor of Lake Ozark I want

to see those opportunities become realities in 2024. So, my New Year’s resolution would be for our town residents, business owners and tourists to continue to enjoy the city we all love and to work together to provide the next generation a better Lake Ozark than we inherited.”

Osage Beach City Administrator Jeana Woods took a slightly different approach. She categorized her resolutions for the new year as more of what NOT to do, in addition to deciding what

or time off from work to enjoy life as we do not get back our time; I will NOT underestimate the progress of small steps towards any goal or priority, from taking care of my health to enhancing new skills or adaptations to better life experiences both personally and professionally; I will NOT pass up an opportunity to assist others where possible, as I want to not only make a difference in my life but those around me too; I will NOT pass up an opportunity to learn new things or understand new perspectives; and I will NOT take for granted nor ignore an opportunity to do



Year’s resolutions actually follow through. In fact, nearly a quarter don’t even make it to the end of the first week and nearly half give up by the end of January. A Forbes Health/One Poll survey found that the average resolution is kept just 3.74 months.

Local leaders hope they have better success.

Kevin Luttrell, superintendent of the Horseshoe Bend Special Road District, said his resolution is to drop 50 pounds in 2024. He’s not alone. Weight loss was No. 3 on American’s list of resolutions.

He admitted that while losing weight might prove to be difficult, he expects to see much better results with his goals.

“My No. 1 goal for 2024 is to

expected. I feel very confident I will see success for the following resolutions: Gain weight, eat unhealthy foods, get less sleep, and do not exercise. On a serious note, my one resolution is to ensure I recognize my family, friends, and co-workers in a much more visible, sincere way for all they do for myself and others and all their contributions. A simple ‘thank you’ is not enough.”

Twenty one percent of those polled by Statista stated their New Year’s resolution was to improve their personal life or level of happiness. The top New Year’s resolutions made each year is to live healthier.

Lake Ozark Police Chief Jeff Christiansen falls into that cate-



to thank our elected officials and staff members who have adopted a mindset of seeking solutions before saying ‘No.’ The city of Lake Ozark has been blessed with many opportunities. I hope

to do.

“I am a ‘make a list’ person to prioritize and get things accomplished. To support that, both personally and professionally, focusing on things NOT to

the right thing for the right reasons, staying true to my beliefs and moral compass no matter the pressures or what the barometer of public opinion may be at the time.”

By the Numbers

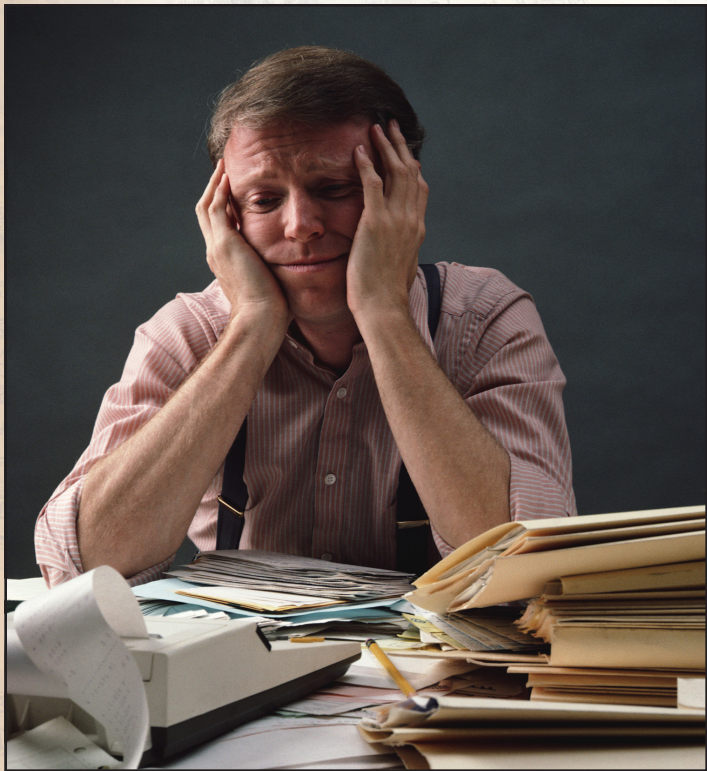
A 2022 survey from Forbes Health/OnePoll of 1,000 U.S. adults found:

- 62 percent said they felt pressured to set a New Year’s resolution
- 80 percent were confident that they would reach their goals this year
- 49 percent plan to use a fitness app to help them stick to their resolutions
- Reading more, spending less, getting organized, learning something new and falling in love were also highly prioritized goals for 2024

According to a Gallup Poll conducted in 1947, the top resolutions focused more on self-improvement. Like being more understanding and less temperamental, quitting – or cutting back on – smoking and drinking and attending church more often.

TAX TIPS 2023

Important Tax Changes for 2023



2023 US Tax Rates				
Tax rate	Single filer	Joint filers	Married filing separately	Head of household
10%	\$0 to \$11,000	\$0 to \$22,000	\$0 to \$11,000	\$0 to \$15,700
12%	\$11,001 to \$44,725	\$22,001 to \$89,450	\$11,001 to \$44,725	\$15,701 to \$59,850
22%	\$44,726 to \$95,375	\$89,451 to \$190,750	\$44,726 to \$95,375	\$59,851 to \$95,350
24%	\$95,376 to \$182,100	\$190,751 to \$364,200	\$95,376 to \$182,100	\$95,351 to \$182,100
32%	\$182,101 to \$231,250	\$364,201 to \$462,500	\$182,101 to \$231,250	\$182,101 to \$231,250
35%	\$231,251 to \$578,125	\$462,501 to \$693,750	\$231,251 to \$346,875	\$231,251 to \$578,100
37%	\$578,126 or more	\$693,751 or more	\$346,876 or more	\$578,101 or more

2023 Capital Gains Tax Rates				
Tax rate	Single	Married filing jointly	Married filing separately	Head of household
0%	\$0 to \$44,625	\$0 to \$89,250	\$0 to \$44,625	\$0 to \$59,750
15%	\$44,626 to \$492,300	\$89,251 to \$553,850	\$44,626 to \$276,900	\$59,751 to \$523,050
20%	\$492,301 or more.	\$553,851 or more	\$276,901 or more	\$523,051 or more

2023 Earned Income Tax Credit		
Number of Children Living with You	Maximum Adjusted Gross Income and Earned Income	
	Single	Married joint filing
0	\$17,640	\$24,210
1	\$46,560	\$53,120
2	\$52,918	\$59,478
3+	\$56,838	\$63,698

Taxpayers contributing to **Social Security** will notice a change in the limit of how much income is subject to the Social Security tax. The limit on earnings increased from \$147,000 to \$160,200-- meaning only the first \$160,200 can be taxed resulting in a maximum of \$9,932 can be withheld from your earnings.

The **Gift Tax Exclusion** is up \$1,000-- you can gift someone up to \$17,000 without filing a gift tax return and the lifetime limit on gifts increased to \$12.92 million.

The **Foreign earned income exclusion** is now \$120,000-- an increase of \$8,000-- allowing qualified filers to exclude up to this amount in earnings outside of the US.

Tax-free fringe benefits now top out at \$300 over 2022's \$280.

Qualified adoption expenses credit now tops out at \$15,950 up \$1,060 over last year.

In the US, buyers experienced significant inflation during 2022 and 2023. As a result, **adjust-**

ments to deductions and tax rates by the IRS for inflation were significant:

The **standard deductions** based on filing status has changed for 2023:

Standard Deductions

Single	\$13,850
Head of Household	\$20,800
Married filing jointly and surviving spouse	\$27,700
Married filing separately	\$13,850

Filers who are Blind AND/OR 65 or older can claim additionally:

65+ OR blind (single and head of household)	\$1,850
65+ AND blind (single and head of household)	\$3,700
65+ OR blind (married filing jointly or separately)	\$1,500

(per qualifying individual)

65+ AND blind (married filing jointly or separately)	\$3,000
--	---------

(per qualifying individual)

If someone else is claiming you as a dependent, you are limited to \$1,250 standard deduction

or your earned income plus \$400 whichever is greater.

Federal tax and capital gains brackets have changed:

The top tax rate for 2023 remains at 37% for individual single taxpayers with incomes above \$578,125 (\$693,750 for married couples filing jointly). Here are the other tax rates for this year:

35% for incomes over	\$231,250 (\$462,500 for joint filers)
32% for incomes over	\$182,100 (\$364,200 for joint filers)
24% for incomes over	\$95,375 (\$190,750 for joint filers)
22% for incomes over	\$44,725 (\$89,450 for joint filers)
12% for incomes over	\$11,000 (\$22,000 for joint filers)

Capital Gains

Tax on assests held over one year max out at 20%, *see chart for details.*

Tax credits including EITC and Adoption Credit were also adjusted.

Earned Income Tax Credit

A credit designed to aid low to middle income tax payers, the amount of refundable credit you can claim is based on your income, filing status and the number of qualifying children in your household. For 2023, this tops out at \$7,430 with a maximum qualifying income of \$63,698 for married couples with 3 or more qualifying children *see chart.*

Contributions

Contributions for retirement accounts and the standard deduction for all filers have increased.

What contribution amounts changed for 2023?

401(k) contributions: as an individual, you can contribute up to \$22,500 to your 401(k) in 2023. This is up from \$20,500 in 2022. If you are 50 or older, you can contribute up to \$30,000 (\$29,000 in 2022).

IRA contributions: the annual contribution limit for IRAs in 2023

is \$6,500, up from \$6,000 in 2022. If you are 50 or older, you can contribute up to \$7,500. If you have a SIMPLE IRA, you can contribute up to \$15,500 in 2023, (up from \$14,000 in 2022). There were also some changes to income phase-out ranges for determining eligibility to deduct IRA contributions, which the IRS discusses in detail in their official announcement.

Health flexible spending accounts: in 2023, you can contribute up to \$3,050 in employee salary reductions to fund your health flexible spending arrangement.

Medical Savings Accounts: deductible ranges and out-of-pocket expenses for Medical Savings Accounts also increased. For individuals with self-only coverage, the plan must have an annual deductible of at least \$2,650, at most \$3,950, and an out-of-pocket expense limit of \$5,300. For families, the annual deductible must be at least \$5,300 but no more than \$7,900, with an out-of-pocket expense limit of \$9,650.

Use winter wisely, learn at lunch

SCORE offers free webinars on small business topics ranging from startup strategies to marketing and financing. Now that the Lake is in its “off season,” it’s the perfect time to get tips from experts that will help you get off the ground, grow and achieve your goals. Because the webinars start at noon and end at 1 p.m. you can use your lunchtime to learn business tips.

To register for any of the sessions, visit <https://www.score.org/live-webinars> and click on “Upcoming Events.” Live attendees will receive free business resources and a link to webinar recordings.

How To Start an Online Store - An E-commerce Business Guide – January 9

Join us as we dive into the essential elements of starting and managing an online store. Whether you’re an entrepreneur or an established business owner looking to expand online, we’ll equip you with the knowledge needed to create a thriving e-commerce business.

Presenter Amber Jackson will help ensure your online store is set up for long-term success by guiding you through building and growing an e-commerce business.

You’ll learn:

- How to research your product idea
- How to select a platform
- How to create a website
- How to get your first sale
- How to measure success (KPIs)

The Corporate Transparency Act - What Small Businesses Need To Know – January 10

Whether you’re considering starting a business or are already a business owner, you need to be aware of The Corporate Transparency Act (CTA), which introduces new compliance requirements for small businesses in 2024.

In this webinar, we’ll break down the key provisions of the CTA, the purpose of this new law and how it might impact your business. We’ll also guide you through the compliance requirements and reporting procedures to ensure you meet the deadlines.

Learning objectives:

- What is the Corporate Transparency Act, and who must comply
- What, how and when is Information to be Reported?
- Preparing for compliance and penalties for non-compliance
- What is the impact on Small Business

nesses

How To Start A Business Using A Free SCORE Mentor – January 11

Starting a small business is always challenging, especially if you lack business experience. At SCORE, we have free expert business mentors who can help you start, grow, and succeed in your dream of small business ownership.

In this webinar, you’ll hear real success stories from SCORE Mentors as well as the clients that they helped.

You’ll learn about:

- How a SCORE mentor can help you start and grow your business.
- How to find the right mentor for your business using SCORE’s extensive, nationwide network of business experts.
- How SCORE mentorship works and how having a SCORE mentor on your side sets your new business up for success.

The Basics of Money Management – January 16

Starting a small business is always challenging, especially if you lack business experience. At SCORE, we have free expert business mentors who can help you start, grow, and succeed in your dream of small business ownership.

In this webinar, you’ll hear real success stories from SCORE Mentors as well as the clients that they helped.

Learning objectives include:

- The benefits of financial management
- Budgeting
- Bookkeeping
- Financial statements
- Business Financing

2024 Hottest Business Ideas, Trends & Markets – January 18

Don’t get left behind! 2024 is looking to be a strong year for America’s small businesses. To take advantage of these opportunities, you need to keep up with the latest business trends, startup ideas, and consumer behaviors or risk getting left behind.

In this webinar, we’ll talk about breakthrough small business ideas and industries that are exciting entrepreneurs in 2024 and how existing businesses can update their offerings to appeal to today’s new consumers.

You will learn about:

- America’s still-changing demographics
- Booming businesses
- Changing consumer behaviors and

how to react

Embracing all the “commerces:” e-commerce, m-commerce, and re-commerce

7 Simple Ways to Protect Yourself Legally When Starting a Business – January 23

In this webinar, you will learn seven smart steps you can take as an entrepreneur to keep your business on solid legal ground, from building a foundation to maintaining compliance.

Charley Moore, CEO and founder of Rocket Lawyer will break down these simple practices that can help you confidently run your business. Instead of looking back and being weighed down by legal question marks, you can look forward to bringing your dream to life.

Learning Objectives:

- How to build the right legal foundation from the start
- How to protect yourself and your assets when starting a business
- How to ensure you are compliant in your state

How to Use Artificial Intelligence in Your Business: A Step-by-Step Guide – January 30

Artificial intelligence has emerged as a revolutionary tool for start-ups and small businesses. However, using AI successfully requires strategy and a good understanding of the AI tool’s applications, challenges and best practices.

In this webinar, our expert presenter will break down the different AI tools available to you and guide you through a six-step process for effectively deploying AI into your business operations.

You will learn:

- How AI functions and potential applications
- A six-step process for implementing AI tools in your business
- Actionable strategies for using AI in prospecting, negotiation, and closing deals to drive business growth and success

Whether you are an executive, a manager or an aspiring entrepreneur, this webinar is designed to equip you with the knowledge and tools to leverage AI’s transformative capabilities.

Lake Area Ribbon Cuttings



The Camdenton Area Chamber of Commerce held a Joint Business Ribbon-Cutting Celebration to celebrate two new businesses in Camdenton, Ozark Classic Reels & Stuff and Two Antique Girls Gift Shop. Both businesses are operated by the same family and located next to one another at 1093 N. Business Rt. 5 (just across the street from Community Christian Church). Many were in attendance for the celebration including staff and Board members of the Camdenton Area Commerce, family, friends, and several other local business peers. Inside Ozark Classis Reels & Stuff shoppers will discover a variety of fishing supplies including custom built reels, fishing rods, lures, and more. Located next door is Two Antique Girls Gift Shop where you can find a variety of collectables from Precious Moments, to glassware, to an abundance of artwork on display. To learn more about the products available, you can find either businesses on Facebook or you can call them directly at 417-718-5342.

Crosswords Solution

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D	S							A	L	B		M	S	A

Boating Trends

with Kyle Kelly of Kelly's Port

Buying the Wrong Pair of Shoes Because They're a Deal

It's no surprise the boating market has changed — not long ago, we had empty lots, long production times, and buyers lined up to buy anything and everything that would float — or recreate. Now, we drive by marine, RV, and powersports dealers across the nation to see most all dealers' lots are full.

So, what, as a buyer, should we be watching to maximize our overall happiness in the "fun equation" of boating or any other sport? My advice — don't buy the wrong type of shoes just because they're on "sale."

Hear me out — a boat (or ATV or RV or anything else) is a long-term investment with more family involvement, involves more care/feeding, and such that aren't fungible. But sometimes, we invest as much time into buying a boat/car/RV as we do a pair of shoes.

We're all guilty of this. If we don't like a certain pair of shoes, we can just throw them out and buy another pair — ask my wife's closet. And if we go out intending to buy running shoes to start a work out program, but get the flip flops instead because they're on sale, we don't achieve our goal of working out — ask my ever-growing belly.

So, when it comes to a boat, make sure you're doing the fundamentals of "why" you're purchasing the boat, and not just get caught up in buying "the wrong pair of shoes, two sizes too small" because they were a "deal."

How are you going to use this boat? What's the reputation of the brand? What's the service reputation of the dealer? How desirable is this boat on the secondary market?



Kyle Kelly and kids

Listen, I'm not saying don't shop for the "best deal" — the market has realigned, (which is a good thing) but please make sure you're factoring all the variables into your "fun equation" for your new toy. Too often, I've seen buyers get roped in because of overly pushy sales tactics or gimmick offers, and they just bought the wrong boat because it "seemed like a great deal" — and, the dealer needed to move it.

Later the client isn't happy with the product or dealer or both because they were caught in the emotion of "the deal." A "great deal" is where you've bought the right product, for the right value, and for the right reasons that fit your family needs — it may not always be on price. Now, I'm off to actually buy some running shoes, unless I find a really good deal on some loafers...

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We'd love to talk all things boating with you and the family. Visit our Marina or Showroom location, & meet with our team of educators. We're here to help your family make memories on the water.

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Lee Keith appointed to First Bank of the Lake Board of Directors

Mike Anderson, Chairman, President & CEO at First Bank of the Lake is pleased to announce that Lee Keith has been elected as a new board member of the Bank.

"Lee brings extensive financial services experience, with over 40 years in the industry and I am honored to welcome him to our board of directors," stated Anderson.

Lee Keith has over four decades of experience building and growing public and private equity funded banks and a pharmaceutical distribution company. He

earned his bachelors degree in Business Administration from the University of Missouri in Columbia, Missouri, in 1976. Returning to Chillicothe Missouri, he began his banking career with the Dickinson Financial Corporation.

Mr. Keith has provided leadership to address challenging bank issues including areas of strategic planning, capital raising, asset management, mergers and acquisitions and compliance with state and federal banking requirements.



Grape to glass

continued from page 3

something that matters — they are employing people and they make a wonderful product that I know you will all enjoy, not only today but in the future," Fry said.

Gov. Parson also talked about the economic benefits of small businesses like the Mathany's, stating that since taking office, more than \$4 billion in new businesses providing more than 100,000 new jobs had been added to the state.

"And this winery is part of that statistical information we're talking about. As a former business owner I know how important small businesses are and how important they are to the Lake because everything you can add to this area becomes another destination point. That's good for your community, it's good for the state, it's good for the owner and it's good for your city. We really like small businesses because they are the heart and soul of your community," the governor said,

adding that Missouri's wine and grape industry generates about \$3.5 billion annually for the state. "We now have nine wine trails across the state. Close to 900,000 people come here every year to travel those wine trails and visit wineries. That's a big deal for the state of Missouri."

Gov. Parson also said he was in awe of how many "firsts" he had seen as governor.

"I've sworn in more judges than any other governor in our state's history. I have appointed three supreme court judges. I have worked floods, I have worked droughts, I worked Covid-19 — I have worked so many 'firsts,' and today is another first. I'll be honest with you, as a fellow Baptist, I never — ever — heard anybody offer free drinks all day long and a Baptist preacher kicked it off."

Missouri has a long history with its wines. Although not the crop they originally intended

to grow, in 1837 German settlers who established the town of Hermann found that the land they had purchased before leaving their homeland was too hilly and rocky for anything but wine grapes. Within a decade, the settlers established more than 50 wineries in the Hermann area and produced more than 10,000 gallons of wine per year. Some 50 years later, Italian immigrants established wineries in the St. James area, doubling the number of wineries in Missouri. Soon after, Missouri wineries were producing more than 2 million gallons of wine each year.

An economic impact study done in 2017 showed that each year Missouri's wine and grape generates \$3.2 billion for the state, is responsible for more than 28,000 jobs earning \$1 billion in annual wages, and brings in 875,700 wine-related tourists each year.

For more information about the Mathany Family Vineyards visit their Facebook page or their website at mathanyvineyards.com.

Casino gets approval

continued from page 6

and \$150 million each year. Based on the Cape Girardeau numbers, the state auditor projects the state will receive tax income from the Lake casino of \$13.9 million per year and the local jurisdiction — Miller County and the city of Lake Ozark — will receive \$2.47 million per year," Prewitt said. "Assuming the Osage River Casino gets approved and does \$100 million in revenue per year, the state will receive \$22.8 million per year in tax revenue and the city of Lake Ozark and Miller County will receive \$4.06 million in additional

tax revenue each year."

In order for ORGC to get the petition initiative language on the ballot for a statewide vote next November, they have to collect and verify 171,592 signatures from registered Missouri voters in six of the eight congressional districts by April 20, 2024.

Prewitt said they are now in the process of collecting those signatures.

The ORGC group is not linked to the Osage Nation tribe in Oklahoma, which hopes to build a casino at the corner of Bagnell Dam Boulevard and Osage Beach

Parkway, across from Eagles' Landing.

In fact, on November 22, the Miller County Commission sent a letter to Lake Ozark Mayor Dennis Newberry and the board stating, "The mutual aid and assistance agreement signed between Miller County Sheriff's Department and the Osage Nation is for the purpose of aid by law enforcement on sovereign land by Miller County Sheriff's Department and is no way an endorsement by Miller County in favor of the Osage Nation Casino Project. The Miller County Commission has stated on record we do not support the tax-exempt Osage Nation Casino project."

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"Insurance Talk"

Inland marine insurance: Do you need it?

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,



Jeff Bethurem

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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Crossword Puzzle

THEME: COCKTAILS

ACROSS

1. Great divide
6. Priestly vestment
9. Took to court
13. Haile Selassie's disciple
14. 10 decibels
15. *Aporetini's _____ schnapps
16. Rose oil
17. Maui garland
18. Birth-related
19. *Old Fashioned liquor option
21. *Gin+vermouth
 rosso+Campari
23. Not him
24. Bye, in Palermo
25. VA.gov beneficiary
28. Puerto follower
30. Like Ferris Bueller
35. Exclude
37. " _____ Your Enthusiasm"
39. Green-light
40. Tiny coffee cup, or _____-tasse
41. Cut mission short
43. Not final or absolute
44. Makes a sweater
46. Wing-shaped
47. Bird, in Latin
48. One with drug dependency
50. Do like a frog
52. A U.S. time zone
53. Dance with #17 Across
55. Anatomical duct
57. *It usually comes in a conical
 glass
61. *Popular cocktail mixer
65. Spy's other name
66. Knicks' org.
68. Give a speech
69. Clan emblem
70. Party barrel
71. Clean a spill (2 words)
72. Part of pump
73. Sargasso or Barents
74. Same as apse

DOWN

1. Sticking point, in alimentary
 tract
2. Possesses, archaic
3. *Bellini with _____ Spumante
4. Squirrel away
5. a.k.a. felt-pen
6. Competently
7. M tley Cr e's Tommy _____
8. Russian pancakes
9. Practice in the ring
10. As far as (2 words)
11. Distinctive flair
12. Place for a hero
15. Fluffy sweater material
20. "All My Children" vixen _____
 Kane
22. 2010 Movie " _____ Pray Love"
24. Toyota model
25. *Moscow Mule spirit
26. Make corrections
27. Shy
29. * _____ Libre
31. Forearm bone
32. Not dead
33. Honkers
34. *Lemon or orange piece
36. South American monkey
38. Highlands hillside
42. Crossbeam
45. Religious split
49. 252-gallon wine cask
51. *Tequila+grapefruit
 juice+sparkling water
54. Kind of golf course
56. Razor sharpener
57. S.A.T. section
58. Balm ingredient
59. Baptism or shiva, e.g.
60. Asian weight unit
61. John Galsworthy's "The
 Forsyte _____"
62. Nukes
63. Sewing case
64. Gym set
67. * _____'s Knees

Solution on page 14

CROSSWORD														
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As the Lake Churns The Lake Market



Michael Elliott is one of the most respected brokers in the area and operates a boutique office focused on personal service. He has been a broker at Lake of the Ozarks since 1981. 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

2020-2023 Comparison Lake of the Ozarks					Year to Date	Third Quarter
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2020	919	\$390,223,459	103	\$424,617		
2021	802	\$461,591,942	61	\$575,551	-13%	18%
2022	619	\$421,978,076	63	\$681,709	-23%	-9%
2023	506	\$368,998,209	39	\$729,245	-18%	-13%
Residential, Villas & Townhomes Offshore						
2020	908	\$172,370,397	106	\$189,835		
2021	1078	\$265,854,003	73	\$246,618	19%	54%
2022	963	\$263,781,201	61	\$273,916	-11%	-1%
2023	678	\$204,995,576	43	\$302,353	-30%	-22%
Waterfront Lots						
2020	122	\$19,330,550	255	\$158,447		
2021	174	\$34,019,470	191	\$195,514	43%	76%
2022	124	\$27,750,945	128	\$223,798	-29%	-18%
2023	124	\$28,601,750	148	\$230,659	0%	3%
Other Lots & Lands						
2020	261	\$9,877,552	137	\$37,845		
2021	390	\$21,710,891	177	\$55,669	49%	120%
2022	463	\$34,577,644	108	\$74,682	19%	59%
2023	380	\$30,069,093	96	\$79,129	-18%	-13%
Condos & Timeshares						
2020	848	\$169,659,604	93	\$200,070		
2021	844	\$222,646,251	39	\$263,799	0%	31%
2022	615	\$199,274,492	49	\$324,024	-27%	-10%
2023	599	\$195,064,774	49	\$325,651	-3%	-2%
Commercial Properties						
2020	68	\$21,853,756	206	\$321,379		
2021	100	\$37,336,705	182	\$373,367	47%	71%
2022	99	\$51,694,256	166	\$522,164	-1%	38%
2023	58	\$29,753,558	79	\$512,992	-41%	-42%
Farm						
2020	19	\$7,254,000	116	\$381,789		
2021	29	\$12,233,100	90	\$421,831	53%	69%
2022	33	\$18,920,600	98	\$573,352	14%	55%
2023	12	\$5,681,444	82	\$473,537	-64%	-70%
Homes Over a Million						
2020	48	\$70,723,868	118	\$1,473,414		
2021	71	\$121,533,720	78	\$1,711,743	48%	72%
2022	90	\$158,322,803	65	\$1,759,142	27%	30%
2023	91	\$157,340,408	42	\$1,729,015	1%	-1%

Year Total Volume
2020 3145 \$790,569,318
2021 3417 \$1,055,392,362
2022 2916 \$1,017,977,214
2023 2357 \$863,164,404

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through September 30th of 2020, 2021, 2022 and 2023. The data collected for this report is information that was reported to the MLS as of October 11, 2023.

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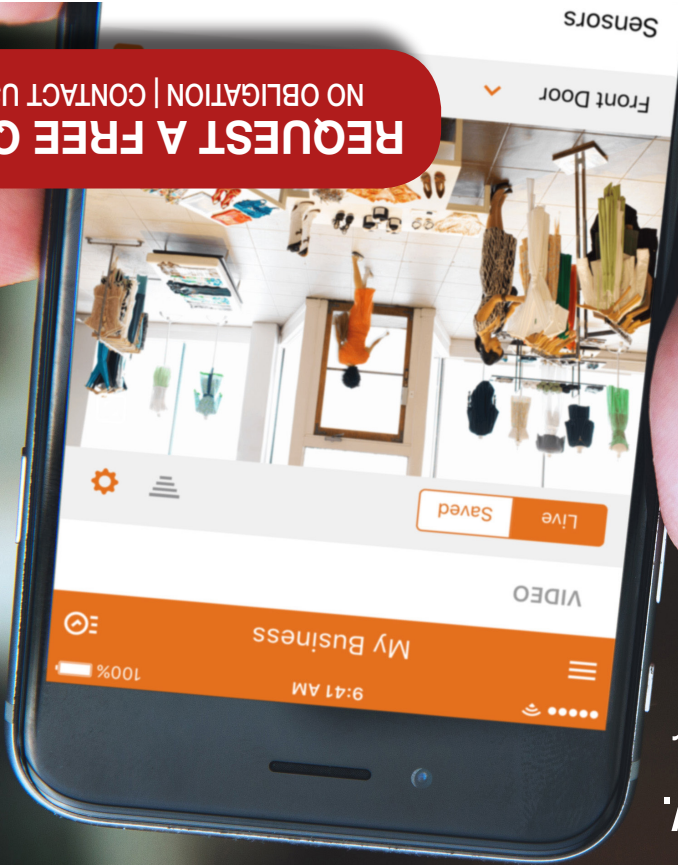
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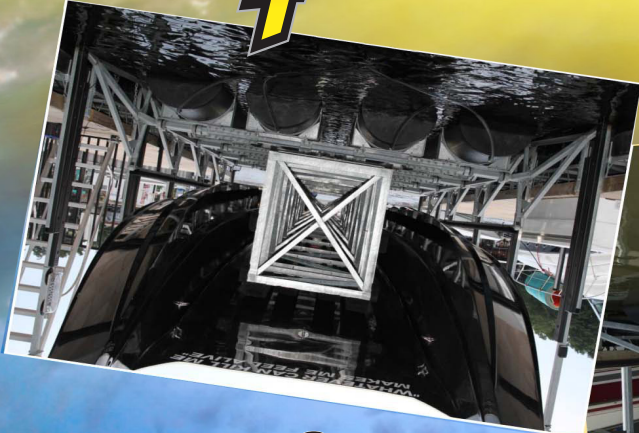
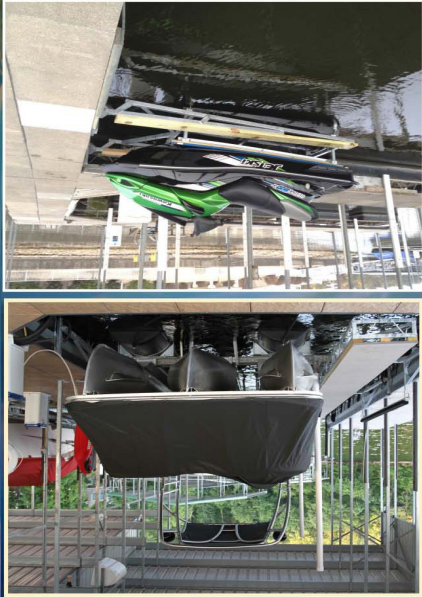
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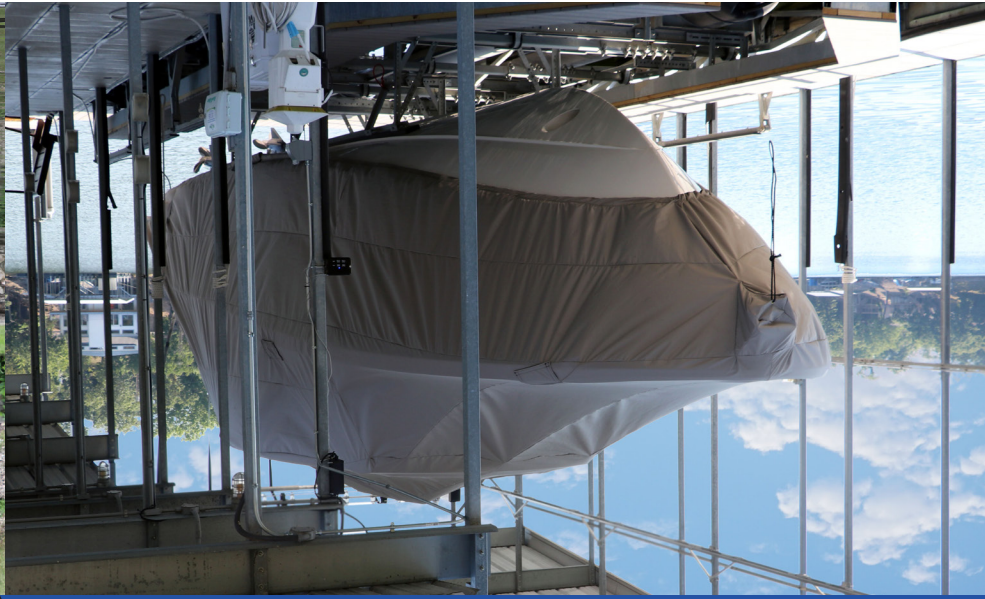
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