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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 2

FEBRUARY, 2023

ou can't beat 'em, tax

By Nancy Zoellner

Amendment 3 was approved by Missouri voters in November with just over 53 percent of the vote, which means Missouri residents 21 and older can now legally possess up to 3 ounces of marijuana. Marijuana dispensaries in Missouri, which previously could only sell medical marijuana, are preparing for the legal sale of recreational marijuana to begin early this month.

Amendment 3 also allows cities and counties to implement an optional 3-percent local sales tax on recreational marijuana sold at those dispensaries. This would go on top of the state's 6-percent excise tax. However, in order for a city or county to put it in place, it has to pass a popular vote of the general public.

So although voters in Camden, Miller and Morgan counties voted against Amendment 3, officials in Camden County and Osage Beach are hoping they'll vote "Yes" for the tax when they go to the polls on April 4.

Camden County commissioners voted to earmark the proceeds for their Road and Bridge Department: Osage Beach will divide it between Parks and Recreation and Public Safety. They have reason to think it could bring in a substantial amount of money.

From Urban Institute, which gathers data for policy makers, as of January 2023, 18 states levy a cannabis tax. This count does not include Maryland, Missouri, and Virginia, which have legalized

recreational marijuana but have not yet begun taxable sales.

Eleven states collected cannabis tax revenue in all 12 months of fiscal year 2022 (July 2021 to June 2022), with revenue ranging from \$28.9 million in Alaska to \$774.4 million in California. Those totals do not include local

According to the Missouri Department of Health and Senior Services (DHSS), the agency with regulatory authority over the program, rules were filed January 20 for Missouri's adult-use cannabis program with the Missouri Secretary of State's Office. comprehensive facilities, which can serve both medical and adult-use consumers.

Missouri's Division of Cannabis Regulation began accepting requests on Dec. 8, 2022, for existing medical facility licensees to convert to a comprehensive facility. Most facilities have

State Tax Revenue from Cannabis Excise Taxes, FY 2022

State	Total (millions)	Per capita	Share of state tax revenue
Alaska	\$28.9	\$39	1.2%
Arizona	\$132.8	\$18	0.6%
California	\$774.4	\$20	0.3%
Colorado	\$353.7	\$61	1.7%
Illinois	\$466.8	\$37	0.8%
Maine	\$18.2	\$13	0.3%
Massachusetts	\$156.7	\$22	0.4%
Michigan	\$163.5	\$16	0.4%
Nevada	\$152.3	\$48	1.7%
Oregon	\$170.6	\$40	1.0%
Washington	\$517.0	\$67	1.5%

Source: State tax websites or direct contact with the state tax department and US Census Bureau. Notes: Totals do not include local excise tax revenue or revenue from general sales taxes. Michigan's 2022 fiscal year ran from October 2021 to September 2022, but we used its revenue data from July 2021 to June 2022 for consistency.

cannabis taxes, which are not uniformly reported, or collections from state and local general sales taxes, which are not always broken out of a government's total reported general sales tax revThose rules will be effective on Feb. 3.

Once rules are effective, DHSS will begin approving or denying requests from licensed medical marijuana facilities to convert to submitted proposals, and the Division is currently processing these. After conversion, sales to adult-use consumers may begin as soon as comprehensive continues on page 4

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

A DAMAGED DATABASE file is being blamed for temporarily grounding all domestic flights on January 11. The FAA reported that more than 1,300 flights were canceled Wednesday and more than 10,000 were delayed when the Notice to Air Missions system, which contains information essential to workers involved in flight operation, had "failed."

THE U.S. SENATE COMMERCE Committee is planning to hold hearings about Southwest Airlines' problems that cancelled more than 6,000 flights and left thousands stranded during Winter Storm Elliott. Committee Chair Sen. Maria Cantwell issued a statement that read, "The problems at Southwest Airlines over the last several days go beyond weather. The Committee will be looking into the causes of these disruptions and its impact to consumers. Many airlines fail to adequately communicate with consumers during flight cancellations. Consumers deserve strong protections, including an updated consumer refund rule."

IN THE MEANTIME, Southwest Airlines CEO Bob Jordan said they are making changes to make sure the incident isn't ever repeated. Jordan said they now have about 100 extra crew members on standby that they can call on when needed and they have added an "extraordinary level of monitoring" in their network operational center. Southwest also refunded passengers' reasonable expenses, and the airline offered 25,000 Rapid Rewards points to passengers as a "gesture of goodwill."

SOUTHWEST ISN'T THE ONLY airline with problems. Six airlines - one domestic and five international carriers - paid out over half a billion dollars under enforcement actions by the U.S. Department of Transportation. More than \$600 million in refunds was paid out to passengers for pandemic-related trip disruptions. Those same airlines were hit with \$7.25 million in fines for not providing those refunds in a timely fashion. The airlines were Frontier Airlines - \$222 million in refunds, \$2.2 million penalty; Aeromexico -\$13.6 million in refunds, \$900,000 penalty; Air India - \$121.5 million in refunds, \$1.4 million penalty; Avianca - \$76.8 million in refunds, \$750,000 penalty; El Al: \$61.9 million in refunds; \$900,000 penalty; and TAP Portugal - \$126.5 million in refunds, \$1.1 million penalty.

UNITED AIRLINES CEO Scott Kirby predicted that other airlines were going to have problems meeting demands this summer as travel surges faster than airlines can respond. He warned that the summer of 2023 would be marred with cancellations and also said the air traffic system is stressed and not able to handle the growth.

THE DOT has made it easy for air travelers to find out if they should get a refund or voucher when their flight is canceled or delayed. Launched in September on the DOT's Aviation Consumer Protection website, a chart shows what each airline offers when flights are cancelled or delayed for reasons



within their control – things like staffing shortages, maintenance issues, delays in fueling or baggage handling. Airlines are not required to offer compensation for delays outside their control, like severe weather or air traffic control issues.

TRAVEL ALERTS HAVE BEEN in place for quite some time for many Mexican countries, however, resort areas like Cancun have not suffered the same problems – until of late. The State Department has warned that taxi drivers have been harassing and attacking Uber drivers and their passengers, resulting in injuries to some Americans. Taxi drivers have also blocked a main road into Cancun, forcing tourists to walk or ride in the back of police pick-up trucks to the airport or the resort.

PLANNING A FAMILY VACATION this summer? the website upgradedpoints.com provides a list of 33 tips for traveling with children. Here are five of their tips. Visit the site for the whole list. 1 - Take it slow. Everything will take longer than expected so get to the airport early to leave time for unexpected delays. 2 - Don't overpack. Instead, pack as little as possible and skip the things that kids use every day at home. They'll be off their routine and those items probably won't even get used. 3 - Prebook everything possible, especially lodging. Kids will need a rest when you arrive at your destination. 4 – Outline the trip ahead of time with kids. Reviewing travel plans will help them to know what



to expect and will keep them happier and more comfortable. 5 – Always have snacks available. Hangry kids are no fun to be around.

UPGRADEDPOINTS.COM provides a template to make a travel budget. The site advises that planning a trip in advance helps travelers save up money toward the trip and also lets them know in advance what that trip will cost. Such things as visiting tourist destinations out of season or choosing alternatives to traditional spots can sometimes reduce costs. Although it's okay to go cheap on some things, travelers should never forego travel insurance. Look for a plan that offers health insurance and covers repatriation expenses, travel delays, journey disruptions, personal liability, legal expenses and electronic loss or theft.

THE U.S. TRAVEL ASSOCIATION says it's time to get back to business. With employees returning to work after COVID shutdowns, businesses are getting closer to pre-COVID levels, however business travel is down by 33 percent. Group travel has been slower to bounce back, last year reaching only 67 percent of 2019 levels. The association stated that the FY23 omnibus bill, passed in December 2022, authorized the establishment of an Assistant Secretary of Travel and Tourism, a presidentially appointed position that will "work to increase international business travel by facilitating large conventions, sporting events and meetings held in the

RECENTLY RETIRED FOLKS who finally have time to take a vacation need to Google "Travel for seniors." The search will net dozens of blogs that offer advice on everything from overcoming fear of flying to RV rental trips, from senior discounts to 'voluntourism' – which allows you to "travel with a purpose."





































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Osage Beach City Attorney Ed Rucker resigns

By Nancy Zoellner

Osage Beach is looking for a new city attorney. Ed Rucker, who has been with the city for 15 years, is leaving to take a job closer to home. His last day is February 3.

"The board will be looking at a contract with an interim lawyer

while we go through the process. The job position is currently being advertised to temporarily fill the employment position, but we also have a RFQ (Request for Qualifications) out to the public for attorneys to apply," said City Administrator Jeana Woods.

She said their ad was pretty

simple - they want someone who has graduated from an accredited law school and who possesses a license to practice law. They are hoping to find someone who has five years' experience practicing municipal law.

"When we say 'municipal experience' that covers a lot of

ground. Municipal laws can be a specialty like any other. So we'll just have to wait and see who applies," she said.



The deadline to respond to the RFQ was Friday, January 27.

Woods said the hiring process would be handled just like any of the other appointed positions. Woods, the president of the board of aldermen and the mayor will review the applications and then choose the best candidate.

"Then the mayor will go to the board and say, 'I want to appoint this person,' and the board will vote. Anytime we have appointed positions we involve the mayor and the president of the board or another board member who is selected by fellow board members. That way the board is part of the process because eventually it lands back on them - they will have to work with that person," she said, adding "Ed will be missed and it will take a little time to adjust to the change. Whenever you have a change in the management team there's always a transition, but we'll work our way through it and hopefully it will all run smoothly."

In the meantime, they have attorneys at their disposal through our Missouri Public Risk, which specializes in employment law, issues involving law enforcement and the Sunshine Law and they contract with Gilmore Bell for incentives.

It looks like they could be working with Gilmore Bell again soon. The Oasis at Lakeport, a \$300 million resort and entertainment district to be developed at U.S. 54 and Jefferies Road, adjacent to the Grand Glaize Bridge, is moving forward. Woods said they expect the final changes to the application and redevelopment plan to be submitted in the next week or so, "and possibly by the second meeting in February we'll be to the point where we can recommend to the board to call the TIF Commission. We're in the last couple weeks of shoring up the details to make sure they have their ducks in a row."



continued from page 1 dispensary facilities are ready to commence operating under their new authority.

Also per Amendment 3 to Article XIV, DHSS will begin accepting applications for consumer personal cultivation by Feb. 6. Once approved, this will allow authorized people who are at least 21 years of age to grow plants for personal, non-commercial use within an enclosed locked facility at their residence.

Program rules in their final form, along with FAQs for consumers, facilities, and existing patients, can be viewed at cannabis.mo.gov.

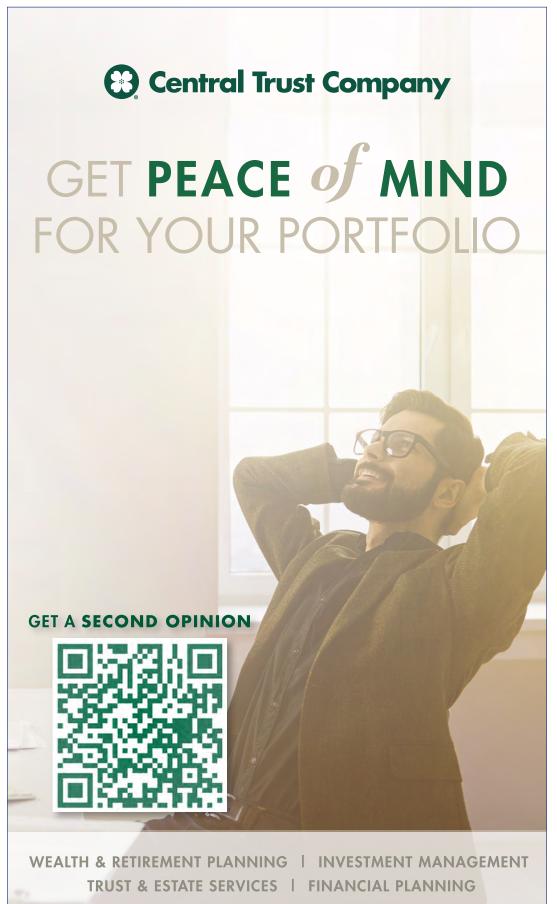
Moaz Industries LLC in Osage Beach, Heya Eldon Retail LLC, Sunrise Beach GP LLC, and Blue Arrow Holdings LLC. are listed with the DHSS as dispensaries.

According to Missouri's Division of Cannabis Regulation, because existing medical licenses can convert to comprehensive licenses, which can sell marijuana to both patients and consumers, no new medical or comprehensive license applications will be accepted at this time. When the department begins accepting new facility applications, it will be announced on their website at least six months in advance. However, the DHSS suggests periodically checking their website health.mo.gov/safety/cannabis/ facilities.php for updates.

The last day to register to vote before the April 4 election is March 8th.

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Committee lays out roadmap for the future

By Nancy Zoellner

Saying that a city is only as good as its roads, last year Lake Ozark Mayor Dennis Newberry asked resident Michelle Zollman to head up a Transportation Committee tasked with looking for a path the city could follow to bring its roads up to an acceptable standard by 2030, and then maintain that standard going forward.

After six months of research and discussion the committee completed its study, included in aldermen's packets at their January 24 meeting. The aldermen and several city staff members will be meeting on March 3 to review those findings.

"Some recommendations had unanimous support from those actively involved on the committee; others had mixed opinions. Therefore, we look to the board of aldermen to review, discuss, and determine which of the recommendations to adopt. Regardless of those outcomes, we recommend the information be shared with the citizenry to demonstrate that city Leadership's commitment to delivering solutions," Zollman wrote in her report.

The committee's recommendations for 2023 include:

- Executing \$461K Slurry Seal Project as previously approved by BOA using existing funds from ARPA and Internet Use Tax. Post plans on the city website, as well as in local news outlets.
- Expending approximately \$1.2M existing cash to address four major priorities in 2023
- O Resurfacing Ballenger and Thornsberry roads
- O Paving Bluebird Drive and the Public Boat Ramp

"Magruder Paving had made an offer to donate 250 Tons of rock/asphalt for the construction of a boat launch near the Strip. Since that has not happened, we recommend the city coordinate with Magruder to determine whether that donation could be applied to the existing boat launch on Bluebird Drive, perhaps in exchange for naming rights, significantly reducing costs to the city," Zollman explained.

O Reconstructing Lighthouse Road from Hwy W to Eaglecrest

"The committee identifiedand city staff confirmed--availability of this level of cash using a combination of existing funds, which consist of Transportation CD, surplus in Transportation Reserves, the typical Transportation Street Improvement Budget, accumulated Internet Use Tax and a portion of Capital Improvement reserves now available for discretionary use," Zollman said. "In order to 'jump start' the effort, we recommend a significant cash expenditure in 2023. Bagnell Dam Boulevard will be addressed using new tax revenue beginning in 2024."

• Creating a new 1-cent citywide sales tax by the end of 2023 for introduction in 2024 and enlisting the support of an outside firm to secure tax increase legislation

Zollman said the committee reached a unanimous understanding that an additional tax is inevitable and that a sales tax is the most viable taxing mechanism. "A one cent city-wide sales tax increase would result in nearly \$1.8M annually, which would adequately address shortand long-term road improvements and maintenance across all city roads without the need to allocate other Capital Improve-

ment dollars to transportation. As such, the committee recommends a new city-wide sales tax as a first choice."

Because the city's sales tax is capped at 2.75 percent, an increase would require a statutory tax exception.

"We believe an exception is warranted given our unique situation as a tourist community whose full-time population is dwarfed by the summer population. That influx creates a disproportionate strain on our infrastructure. The committee recommends engaging neighboring communities - Eldon, Osage Beach, Camdenton, Linn Creek, Versailles, Laurie, and Sunrise Beach - to join them in their efforts," Zollman said, adding that a third alternative would be to increase the Lake Ozark real estate tax, which is projected to be \$195K in 2023. "Even if that tax were doubled, it would not generate enough new revenue to secure the levels of cash or bonding required to address comprehensive road improvements - and it would put a burden on

• Finalizing/Formalizing City

Road Inventory

"Public Works uses a software package to track assets and work assignments. We encourage expanding the use of that software to include planning estimates and interdependencies across the three major Public Works assets - water, sewer, and roads," Zollman said.

• Rigorously investigating regional, state, and federal funding opportunities

Recommendations made for 2024-2030

- Formalize and publicize 7-year "Road Map to 2030" plan
- Restore Bagnell Dam Boulevard using a six-year, \$6 million bond secured by \$1 million in new sales tax revenue
- Use some (cash) portion of the remaining sale tax revenue to address the other roads

"Using a half million each year would address needs while leaving \$300 million for reserve," Zollman said.

• Rigorously investigate regional, state, and federal funding opportunities

"Identifying funding should be a city priority every year, continues on page 14



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

Osage Beach looks at plan to add multiple amenities to its parks

By Nancy Zoellner

The City of Osage Beach is well on its way to having a park system that, if the Park Master Plan is followed, will have something for just about everyone.

"This is an exciting time in the parks world," Parks and Recreation Director Fred Gregory told aldermen at their January 19 meeting. "This plan is meant to be our guide, our roadmap, for all future park improvements in the foreseeable future – five, ten years and beyond."

It was put together after months of research. Last April the board of aldermen voted to have Cochran Engineering and Ballard King move forward with the project. They went to work on the project in May, and site visits started in June. A public hearing was held in September and a public survey was done in late August/early September to get input. Darin Barr with Ballard King and Dave Van Leer presented their recommendations at the January 19 board of aldermen meeting.

If the suggestions are followed, businesses would have the opportunity to get involved in the project.

The plan for City Park suggests the addition of pickleball courts, a boardwalk around the backside of the pond and an asphalt trail around the front to allow walkers to access that area, a new 30-footby-50-foot pavilion by the pond, another smaller pavilion to provide shade for adults while the children play on the playground, which will be enhanced, a water fountain near the playground, batting cages, and a kayak/canoe launch and possible rental location on the lakefront land at the back of the park. The plan also includes reworking space that seldom gets used so a fourth ballfield could be added.

The report suggested that with the increased diamond emphasis at City Park the city could provide the opportunity for businesses to name the fields, for a fee. Currently the City of Liberty does this and it provides significant funding to help offset some capital improvement.

The plan for Peanick Park includes eliminating the ballfields and removing one of the playgrounds to make room for one large all-abilities playground and a splash pad and new restrooms.

The plan also includes a large offleash dog park with two fencedin areas – one for small-to-medium-sized dogs and another for medium to large dogs. Both areas would include shade and water. The plan had several other suggestions for use of the space that will be opened up after the ballfields are removed.

Infrastructure improvements for both parks include things like additional parking, new restrooms, Wi-Fi, and ADA accessibility.

Van Leer said the city also owns property next to City Hall that could be turned into a dog park.

Barr explained the process they used to develop a market assessment

"We always start with age and income. We tend to look at the median age and compare that to the state number and national number. We understand that your median age is higher. Fifteen years ago when I started doing this, that meant something there were certain activities that people might not want to participate in. That's no longer the case," he said. "What's happened is that people don't like to be referred to as 'seniors' any more ... People are staying active longer. That used to be a deterrent in some areas but it's actually a positive. It shows that your community is growing - it is aging - but you're evolving."

Looking at the median income helped them determine what the residents could afford to pay and what the city could afford to build. The plan also included suggestions on ways to provide additional funding.

The city currently collects an average of \$6,000 through Community and Park Donations. Barr also suggested establishing a "Friends of the Park" program where the city could partner with a group of residents to develop a 501c3 organization and recruit volunteers to help. These groups typically do fund raising to fund small (less than \$50,000) projects

Other fundraising ideas include assessing a fee to use the dog park. Barr said people would be willing to pay a \$25 membership to the dog park. "Then they swipe key card, and you know who is going in and out. You can also do sponsorships for dog

waste bags. You'd be shocked at what you can do with some of those things," he said.

Barr said the city could also consider charging for pavilion and field rental.

Cost estimates at City Park are \$938,000 for improvements to the area around the pond, \$3.2 million for the main area of the park and \$977,000 to improve the Lakefront area. With the addition of another building for park maintenance and other fees, the total cost of improvements to City Park would be \$7.3 million.

Peanick Park improvements are estimated at \$3.8 million. The cost to build a dog park next to City Hall is estimated at \$376,000. The total cost to develop all recommended projects is estimated at \$11.5 million.

Before the presentation, Alderman Kevin Rucker said he had several things he wanted to discuss and suggested holding a workshop. "There is tons and tons of information in (the master plan). We need to take advantage of this wonderful opportunity, but we want to get the 'best bang out of our buck' while utilizing all the research done by Ballard King and Cochran," he told the board.

In a later interview City Administrator Jeana Woods said she didn't have a date yet, but the board intended to invite the public to the work session. She said they'd like to get the residents' feedback on the park improvements, which will be implemented over the coming years.

"The board wants to take a deeper dive into the conversation. We've got some of the things in this year's budget but ahead of our investment, we want to know the priorities. There's going to be substantial redefining of the uses of some areas so we need to determine the logical order for change - do some planning. We hold a lot of tournaments at City Park so whatever we do, we're going to have to do it without interrupting games," she said, adding that the timing couldn't be better. "The board approved putting the additional tax for marijuana on the ballot. If it passes, the board committed to putting it toward parks and public safety."

The entire plan is available online by visiting www.osage-beach-mo.gov/ArchiveCenter/ViewFile/Item/3350

Building an effective web *presence*

with Mike Waggett, MSW Interactive Designs LLC Many New Clients Ask MSW,

Make Sure Your Website is Accessible to EVERYONE

Is Your Website Accessible to ALL Your Possible Clients? More accessibility means more happy customers. American Disabilities Act (ADA) Compliance is more important than ever for your website. Can people with sight, hearing, or other issues use your website? With July being Disability Pride Month, this is an excellent time to put focus on the topic of making your website accessible to not just some possible clients, but ALL of them. Currently, much of the internet is inaccessible to many people with disabilities.

So why does this matter?

The main reason is that it's the right thing to do to ensure your website can be enjoyed by everyone visiting it. The other reason is that you want to protect your business from a lawsuit if the website does not follow the ADA requirements for websites. There have been a rash of legal action against non-compliant websites, and you don't want to be next!

ADA Requirements

In 2010, the U.S. Department of Justice passed the Americans with Disabilities Act Standards for Accessible Design, mandating all electronic and information technology, like websites, be accessible to those with disabilities, like vision impairment and hearing loss.

How to check if your website is complaint

One tool we us at MSW is found at this website — www.wave.webiaim.org. This online tool will identify "Errors", "Alerts" and other issues in your website. If you have "Errors", these need to be fixed or you are at risk and not compliant. Often, it's a matter of ensuring you have tags on your visual elements that can be picked up by a website reader, and that your color scheme is not an issue for someone who may be color blind.



Mike Waggett

If my website is not compliant, what can I do?

Talk to your website designer. Many of the "Errors" found from this checker can be fixed. There are also some software solutions available that can be installed in your website that will ensure the website is completely ADA complaint. To see an example of this software, visit www. mswinteractivedesigns.com. There is an ADA icon at the bottom right of our pages that have all options available for visitors who may be disabled.

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There is a tax credit available to allow you to deduct the cost of making your website ADA compliant. The tax credit is available to businesses that have total revenues of \$1,000,000 or less in the previous tax year or 30 or fewer full-time employees. This credit can cover 50% of the eligible access expenditures in a year up to \$10,250 (maximum credit of \$5000). The tax credit can be used to offset the cost of undertaking barrier removal and alterations to improve accessibility.

As always, if we can answer any questions on this topic, please contact us!

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Step-by-Step Email Marketing Guide For Your Business - Feb. 1 – 90 minutes

Email marketing has consistently shown to have the highest return on investment than any other form of business marketing, but to see a large return on investment, you need to understand the basics.

In this webinar, marketing expert Patty Ross will teach you those basics and techniques to help you build an email list, write a compelling email and create a content calendar. You'll learn:

- The email marketing basics, strategies and techniques
- How to create a content calendar
- How to pick the email platform
- How to set up Google analytic tracking links
- A/B Testing Tips

Live attendees will receive free business resources, a copy of the slide deck, and a link to this webinar recording.

Social Media Marketing Strategies for Your Small Business – Feb. 2 - 90 minutes

Social media can be a powerful tool for small business owners to market their products and services directly to their customers. However, social media can also be overwhelming. Which platform do you post on? How often should you post? What do you post and when?

In this webinar, marketing expert Patty Ross will teach you the basics every business owner should know about social media marketing and the latest trends you should follow. You'll learn:

- How to create a content calendar
- How to choose which platforms make sense for your business
- The right times to post on each platform and how often
- What type of content to post for the best engagement
- What are the best social media advertising options

Live attendees will receive free business resources, a copy of the slide deck, and a link to this webinar recording.

How To Find Funding Opportunities For Black-Owned Businesses - Feb. 7

In celebration of Black History Month, our expert presenter, Phyllis Johnson, owner & CEO of PKJ Consulting, will discuss funding and financial opportunities available to the Black community.

In this webinar, you'll learn:

- What funding options are available
- Where to find funding and financial opportunities
- How to qualify for funding opportunities

Live attendees will receive free business resources, a copy of the slide deck, and a link to this webinar recording.

Small Business Tax Questions - Ask the CPA 2023 – Feb. 9

Tax season will be here sooner than you think! If you have tax questions, we have tax answers. Join us for this LIVE Q&A session with certified CPA and small business tax expert Micah Fraim. A whole hour dedicated to answering your tax-related questions and concerns, offering tax advice you can implement throughout the year.

Get Your Local Business on Google Search and Maps – Feb. 14

If you want your business to appear in Google search or on Google maps, you need to have a Google Business Profile. Having a profile and keeping it up to date makes you 70% more likely to attract location customers and 50% more likely to lead to a purchase.

In this webinar, our expert presenter will teach you the basics of a Google Business Profile, how to build one and the best strategies and tips to keep your profile fresh and up to date. You'll Learn:

- What is a Google Business Profile
- How to create a Google Business Profile
- How to manage Google Business Profile info
- Managing reviews and measuring performance

How to Start an Online Business on a Budget – Feb. 16

Starting a business online has helped entrepreneurs avoid the enormous costs of opening a traditional brick-and-mortar business, but that doesn't necessarily mean starting an online business continues on page 11

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A Matter of Trust

Estate Planning For Landowners

When a family owns land, it can mean many things to different members of the family. For some, it's a working landscape. Others might consider it a habitat for wildlife, family heritage or connection to place. Fortunately, it can be passed down from generation to generation. For many, it represents a legacy and emotions are often associated with land, a ranch or family farm.

Many landowners want to preserve the family farm and their way of life after death. Often it is the idea of leaving a legacy to children and grandchildren that is important. Most do not want to lose their land to development, and they may have family members that depend on working on the farm for their livelihood. If the principal owner suffers a disability or passes away, continuity of operations is critical.

Working with a team of professionals to plan for your estate is an important decision to reach the desired outcome for your legacy property. Your team can help you plan for the passing of the principal owner as well as unforeseen scenarios due to mental or physical incapacity. Your plan should include important, and sometimes difficult, decisions about who will inherit the land and how they will use it. A family farm would also require planning for livestock, farm equipment and other assets.

There may not be an easy solution to these questions, and some may choose to avoid making these decisions. Others may work with a team of professionals to create a plan but fail to review it when life circumstances change. It is a good idea to revisit your plan after marriage, divorce, births, deaths, illnesses, bankruptcy, lawsuits, job changes and/or relocations.

Many times, landowners use beneficiary designations such as Payable on Death (POD), Transfer on Death (TOD) or beneficiary deeds. Others add family members as joint owners of their assets. Doing so can sometimes result in unintended owners, unequal inheritances, and



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

family quarrels.

In addition, outright distributions may not be protected from creditors, divorce, or lawsuits. Using business entities such as corporations, partnerships or limited liability companies may offer better protection for the owners during their lifetime and allow them more control.

Given the complexities and potential for tax law changes, an estate planning attorney should be engaged. This professional can design a plan to ensure ongoing farm operations or create future income by using the land in a completely different way. Also, a team of experts can share ideas you might consider reducing the property tax or estate tax burdens associated with your land. For instance, a conservation easement on some or all your land may be a tax efficient way to address estate tax concerns.

Working with a solid team of professionals to develop, implement and monitor a plan is important and oftentimes overlooked. Your team should include an estate planning attorney, accountant, and corporate trustee. If you would like to learn how you can preserve your land, farm legacy and way of life for generations to come, 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.

Partner with SCORE

continued from page 9

is inexpensive.

In this webinar, Steve Strauss, USA TODAY senior columnist, online business pioneer, and bestselling author, will teach you how to start an online business on a small budget. You'll learn:

- The various types of online businesses you can start
- How to build a shoestring budget
- How to build and publish your website

Small Business Cash Flow – Understanding Money Management – Feb. 21

Managing cash flow is one of the biggest challenges that small businesses face day to day. You need money to pay bills, make investments, pay salaries, and provide growth opportunities. And sometimes it's a struggle to make the revenue you need to cover all those expenses.

In this webinar, experienced entrepreneur Julie Brander will share practical ways to manage your cash flow, budgeting basics, and identifying business costs versus expenses. You'll learn:

 \bullet How cash flows in and out of your

busines

- Simple ways to use business and personal budgets
- Money management strategies
- How to invest your business profits

How to Recession-Proof Your Business – Feb. 23

Economic recession can significantly affect small businesses, but your business can weather an economic downturn if you are properly prepared.

In this webinar, you'll learn what challenges small businesses face during a recession, what is in and out of your control, and simple steps you can take to prepare.

Regardless of the state of the economy, it's important to control all aspects of your business so you can remain profitable during the good and bad times. You'll learn how to:

- Plan for the most common financial disruptions
- Manage your debt
- Manage inventory during supply chain disruptions
- Grow and maintain customer relationships







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Mortgage \$ense

Stop Waiting for the Market to Turn – Buy Today & Refinance Down the Road

Are you exhausted trying to time the real estate market? You are not alone! Many potential home buyers at Lake of the Ozarks have been holding out for the "right time" to buy. Interest rates and home prices seem to be dropping slightly in recent months. It is coming to light that there is not going to be a major change in the market, as many foresaw months ago. Buyers are getting impatient with timing the unknowns of the real estate market. Our Lake of the Ozarks mortgage lenders want to point out an option that will get you into your home sooner and allow you to finally stop trying to time the market -- buy now and refinance later! It is a great solution for many current buyers!

Buy Today!

The current market is by no means at historical lows, but slightly lower than recent months. This is in regard to both interest rates and home prices. Secure your mortgage at a rate today and take advantage of the recent lull in rates. Buying now also gives you the opportunity to take advantage of the drop in home listing prices, compared to the past year or more. The best part of all... you get to move into your home in the very near future! We are closing within 30 days or less for many of our customers!

Refinance Later!

When the market changes for the better in the future, you can re-



finance your home to take advantage of the more appealing rates. This gives you the chance to make an advantageous move for your finances when interest rates are better while getting what you really want now. By the time you're ready to refinance, you'll have built some equity in your home along the way, making a refi an even more appealing option!

It's a Win-Win!

Take advantage of this solution to the "timing the market" issues you've been facing as a home buyer! You can get into the home you love now and refinance for a better rate down the road. It truly is a win-win for buying a home! Team Lasson has a great deal of experience in refinancing at Lake of the Ozarks. We can help you navigate your purchase now and your refi at a later date. If you are ready to get started on a pre-approval for your mortgage, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com!

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TECHNOLOGY AND LIFESTYLE

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Acer eKinekt BD3

Workers who 'clock-in' from their home office miss out on the daily commute and lunch room gatherings. This reduction in activity is a contributing factor for weight gain and the diminished fitness many workers experience. Acer is offering the eKinekt BD3 workstation to combat this issue. The work-ready exercise bike features a compact but functional desktop with enough room for a laptop with detached keyboard and mouse, plus necessary things like your phone, coffee cup or water bottle. While you pedal and work, the bike generates power and supplies it through two USB-A standard ports and one USB-C port-reportedly charging your phone in as little as an hour and a half. \$999 (available in June) Acer.com



M3 Translation Earbuds

A Shenzhen-based tech company named Timekettle has released the third iteration of their wildly popular voice translation earbuds. The M3 language translator earbuds support 40 languages and 93 different accents, with a reported 95% accuracy rate. Using a phone app and cloud-based AI real-time translating, the devices can support simultaneous two-way conversations with a delay of just half a second in between speech and translation. The text translation is also displayed on a real-time split-screen app view the users can share. The M3 supports one user speaking at a time, but the more expensive model can support up to six users, each hearing their own language for all persons speaking. **\$160 Timekettle.co**



Sonic Brush Toothbrush

The Sonic Brush is hailed as the "world's first fully automatic toothbrush". The unusual-looking gadget is said to brush all of your teeth at the same time— in just 30 seconds. Imagine how easy bedtime would have been without your Mom insisting you scrub away for what seemed like a half-hour? Press the button, and the device uses an ultrasound effect with 48,000 vibrations per minute to scrub your pearlies and whiten them at the same time. It's silicon bristles remove "100% more Plaque" than a 'manual' toothbrush, as well as removing germs and microbes so you "never risk walking around with bad breath again". Comes with USB charging cable and station, the Sonic Brush and manual for \$59.99 Sonic-Brush.net



Teens can make a difference

The Missouri Department of Transportation is partnering with the Cape Girardeau Police Department to offer a traffic safety leadership training conference opportunity to all high schools statewide. The program is called TRACTION – Teens Taking Action to Prevent Traffic Crashes.

TRACTION is a 3-day training program for up to 12 students and 2 advisors. The training program is designed to empower youth to take an active role in promoting safe driving habits. TRACTION accomplishes that mission by providing youth and their adult advisors with the motivation. information, skills and support necessary to develop a plan of action that addresses impaired driving, drowsy driving, and driver inattention and promotes safety belt usage through events and activities in their schools and communitie

Each school will complete an action plan for their school and community to be implemented the following year. Students involved in Student Council, SADD, National Honor Society, or other leadership programs would be good candidates for TRACTION.

The summer conference schedule includes general sessions, seven workshops, team break-out time, recreational activities and other fun surprise events directly related to the focus of the TRACTION program. The conference is designed to be high energy and provides activities from early morning until late evening.

2023 conference dates:

- Cape Girardeau (Drury Plaza)
 --- July 16-18, 2023
- Kansas City (Embassy Suites by Hilton) –July 20-22, 2023

- The cost for the conference is a \$15.00 per person.
- Up to 12 students and 2 advisors can attend. At least one advisor has to be employed by the school but the other can be a parent
- The conference is available to any incoming 9-12 grade students
- Each school is responsible for their own transportation
- Rooms for the students and advisors will be provided. Any school 125 miles or more from the conference location will be allowed to stay an additional night before the conference.
- All meals during the conference will be provided.
- The conference is informal and we want the students to just have fun while learning!

For more information and to register, visit https://motraction.com/ and https://motraction.com/videos/

"Insurance Talk"

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

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

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

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

- **1. Hacking:** Hackings allowed unauthorized entities to access and steal data by defeating businesses' cybersecurity measures.
- **2. Errors:** The specific nature of the errors varied, including weak employee passwords and system failures that allowed access to unauthorized third parties.
- **3. Social attacks:** Social attacks included phishing scams as well as the more advanced spear-phishing scams that target one individual, business, or organization in particular.
- **4. Malware:** Actors of breaches used malware to install backdoor access to company data.
- **5. Misuse by authorized users:** Some breaches resulted from insiders with authorized access deliberately abusing their companies' systems for financial or personal gain.
- **6. Physical actors:** Physical actors who stole devices that held sen-



Nick Kruse, RWCS

sitive data also caused a significant number of breaches.

So what is Cyber insurance?

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

Who needs a cyber policy?

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

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

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

Find ideas, inspiration at Expo

Whether you're looking for something new for your home or condo or you're just looking for ideas, the Home, Business and Lake Living Expo, presented by the Camdenton Area Chamber of Commerce for nearly two decades, is the place to find it.

Set for Friday, February 17 and Saturday, February 18 at the Regalia Hotel and Conference Center, the Expo will feature wall-to-wall displays and exhibits by businesses offering everything from architectural services to window installation – and a whole lot in between. You'll have

the opportunity to speak directly with experts and you can also get helpful insider's advice for your future projects or hobbies.

Representatives from Medical Missions for Christ, LO Stop Human Trafficking Collation and Heart 2 Heart Center for Women's Ministry will also be on hand to provide information on their organizations.

Attendees can sign up at the Chamber of Commerce registration table to be entered into a drawing. The lucky winners will receive a \$500, \$300 or \$200 voucher to use for products and

services from the vendors.

For more information contact the Camdenton Area Chamber by e-mail at info@camdenton-chamber.com or call 1-800-769-1004 or Fax 573-346-2227. Booth spaces were still open at the end of January, so those who are interested in participating need to contact the chamber right away.

Expo Hours are 3 to 7 p.m. Feb. 17 and 9 a.m. to 5 p.m. Feb. 18. The Regalia Hotel and Conference Center is located at 250 Racquet Club Drive, off Horseshoe Bend in Lake Ozark.

Committee lays out roadmap

continued from page 6 whether assigned to staff or outside professional services. During this same time period, the city administrator created an initial 10year Infrastructure project plan," Zollman said. "However, it is important to recognize that the effort at this point is more of an Infrastructure project 'Inventory' and not a formal plan. Transforming a list into an actionable plan will require significant time and effort. This committee endorses such an effort even if it requires the temporary assistance of professional contracted resources."

The committee had a few more ancillary recommendations:

• Where there is clear benefit to the community, pave gravel roads, but don't use Neighborhood Improvement Districts (NIDs) to accomplish that

- Impose city street dimension standards on new development only, not on existing roads except where safety is an overriding factor.
- Seek legal remedies to recover tax paid by LO residents to Bagnell Dam and Kaiser road districts
- Seek legal remedies to collect delinquent LO Property real estate tax and NID monies
- Consider using Parks/Recreation funds for lighting, etc. at public boat ramp
- Consider installing parking meters on portions of Bagnell Dam and public boat ramp
 - Monitor Internet Use Tax and

determine appropriate use

• In addition to the annual financial audit, consider requesting an "Operational Audit" designed to review efficiency/effectiveness of city staff's internal processes.

Zollman wrapped up the report stating that while the committee did not take a formal stand for or against short term rentals, "we remain concerned that the issues surrounding STR taxes/fees has not been fully investigated or resolved. To the extent there are or should be tax/fee monies associated with approved STR, we strongly encourage the city to fully exhaust the investigation to ensure the city is accurately compensated."

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Win money make roads safer

By Nancy Zoellner

Want to do your part to make Missouri roads safer and win cash prizes? Then sign up for the Buckle Up Phone Down (BUPD) Business Showdown, which runs from January 9 to March 31, 2023. The Showdown is open to all Missouri employers with five or more employees – including public employees like law enforcement agencies, fire protection districts, municipal employees, etc.

To be eligible for the Business Showdown, businesses must do the following:

Have five or more employees

Register for the Showdown by visiting savemolives.com/mcrs/ Business-Showdown-Registration

Adopt a safe driving policy

(a sample policy along with other communication and educational materials are available on the website) and

Ask employees to:

complete an online distracted driving training video; and submit an online Buckle Up Phone Down pledge.

pledge are also entered into a drawing for a chance to win a \$25 gift card.

Kacey Wilson, Highway Safety Program manager for the Missouri Department of Transportation (MoDOT) said this is the first time that the business promotion has been held.

"We've partnered with AAA to do the Buckle Up Phone Down program with high schools for the last couple of years. This year, we're trying a three-pronged approach. We just finished the high school showdowns, now we're working with businesses and then in April, we're going to work with elementary schools," she said.

Wilson said they're really hoping that after businesses register, they will adopt a hands-free program for their employees, "so if they're on work time and they're in work vehicles, they have to drive hands-free."

Wilson said they also hope businesses will watch the 20-minute distracted-driving video, "which is great, by the way. So we want every employee off the high school competition on October 21 and it ended on December 31. When we were planning, we thought we'd be really excited if we got 45 schools. We ended up with 70 schools that wanted to participate and we had 15,500 pledges come out of that. It was really awesome. We decided it would be great if we could also get businesses on board to adopt hands-free policies."

Missouri's current safety-belt usage rate is 88 percent – below the 90.4-percent national rate. The 12 percent who were in crashes in Missouri and who were unbuckled accounted for 416 fatalities.

In 2021 in Missouri:

- 672 were killed; 66 percent were unbuckled.
- In 2021, 65 teens ages 15 to 19 were killed; 68 percent were unbuckled.
- In 2021, 133 passengers or drivers of pick-up trucks were killed; 81 percent were unbuckled.

Established in 2017, the Buckle Up Phone Down Challenge was created to address the two most

BUCKLE PHONE Click the button below! DO YOUR PART TO MAKE MISSOURI'S ROADS SAFER! The challenge is simple: when you get into any vehicle, buckle up your safety belt. If you are a driver, put the cell phone down. Turn it off if you have to. Every trip, every time! Accept the challenge and challenge a friend, relative or members of your community to buckle their seat belts and put their phones down while driving. Click the button below!

Businesses with the highest percentage of employees completing the training and taking the Buckle Up Phone Down Pledge by March 31, 2023, can win cash prizes to use towards employee safety initiatives.

Three cash prizes will be awarded to the top three businesses – 1st place: \$7,500, 2nd place: \$6,000 and 3rd place: \$5,000. The winning businesses will also be invited to the Missouri State Capitol for a recognition event on April 12, 2023.

Employees who complete the training video and take the

to watch that training video. We also request that employees take a pledge to buckle up and put their phone down."

She said they piloted the high school program last year to see how it would go.

"We started small and just took it to 15 high schools. That program is a little different than the Business Showdown. For them, they take the pledge and then share it with family and friends so it's a community program, she said. "Once other schools heard about it, they said they wanted to take part. For this year, we kicked

impactful actions a driver can take to prevent crashes or survive if one occurs: buckling their seat belts— every occupant, every time-and putting the phone down or turning it off if you're driving. More than 14,000 individuals and businesses have accepted the challenge by signing a pledge to buckle their seat belts and put their phones down or turn them off while driving. Participants are encouraged to sign up online at modot.org/Buckle-UpPhoneDown or at BUPD promotional events.

Managing Rental Property

Do Bunk Beds Make Cents?

A topic that has come up a lot recently with prospective vacation rental owners is bunk beds. Many people think having bunk beds is going to allow them to sleep more people and therefore make more money. Unfortunately, this is not always the case.

Typically, we advise our owners to stay away from bunk beds. Why is that? According to Lake of the Ozarks Lodging Association visitor studies, 50% of visitors to the Lake of the Ozarks area are NOT families with children. Adults don't like sleeping on bunk beds. In fact, many of them will write your property off immediately if you have them. This means that you just eliminated half of your prospective quests.

Now, you say, well what about those families that are bringing children? Do most children love bunk beds? Absolutely! Can they sleep in other types of beds? Most definitely! By replacing your bunk beds with a queen bed and a queen air mattress, you have now increased your prospective guest rental pool from 50% to 100%. And you still have two separate sleeping areas just in case you have guests that can't, or don't want to, share a bed.

In addition, you must consider local fire codes. Just because you have enough beds to sleep 10 people in a 2-bedroom condo, does not mean you can or should. Due to the local fire code, you cannot sleep more than 6 people in a 2-bedroom condo and 8-people in a 3-bedroom condo. Therefore, bunk beds are not going to allow you to sleep more people, they're just going to reduce the number of prospective renters to which you will appeal.

Something else to think about, stuffing as many people as physically possible into a rental property puts a strain on the property itself.



Erin Burdette

More people are using the plumbing, there is less space to move around and therefore, there's a potential for more damage. In the end, you might incur expenses that exceed the extra amount of money you thought you would make by allowing too many people to stay in your space.

When DO bunk beds make sense? If you have a larger home, let's say 4-bedrooms or larger, then you could consider using bunk beds to optimize sleeping space. Keep in mind that you need to have enough bathrooms to accommodate the number of people you are sleeping as well.

You will also want to consider the aspect of safety. Some parents, especially those with smaller children, might not want them using bunk beds for fear of them getting hurt. If you do choose to put bunk beds in your vacation rental, please be sure to find ones with good railings and an easy to climb, sturdy ladder.

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're looking for a vacation rental manager or just looking for some friendly advice, call our office at 573-365-3367 or e-mail the owner at russell@yourlakevacation.com. Happy renting!

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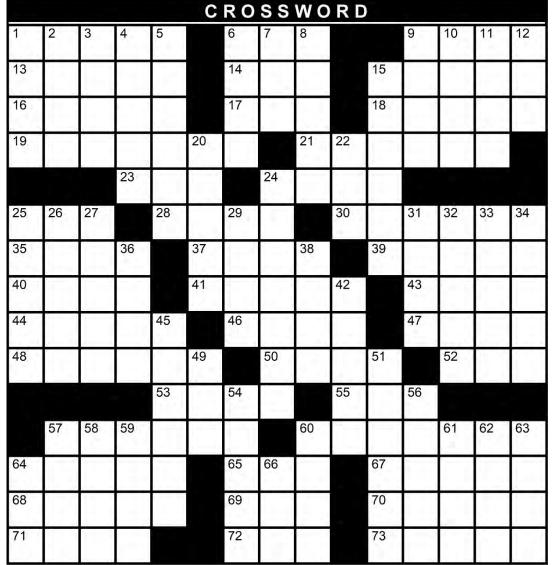
Crossword Puzzle

THEME: THE GRAMMYS ACROSS

- 1. Spencer of Hollywood's Golden Age
- 6. Eyeball, e.g.
- 9. "Tosca" song, e.g.
- 13. Theater passage
- 14. Bovine call
- 15. "____ came a spider..."
- 16. *Univision's ____ Grammy Awards
- 17. Barley bristle
- 18. Turning token taker
- 19. *President with a Grammy
- 21. Diabolical
- 23. Sold at the pump
- 24. Russian monarch
- 25. Back of a boat
- 28. *"Shallow," 2018 recipient from "A ____ Is Born" movie
- 30. *Camila Cabello and Ed Sheeran's nominated song
- 35. College dwelling
- 37. Footnote note
- 39. Shade of violet
- 40. Huron's neighbor
- 41. Head of the abbey
- 43. Done in a pot
- 44. City in Bolivia
- 46. Not manual
- 47. Mend, healthwise
- 48. Eye cover
- 50. Egghead
- 52. Four quarters
- 53. Dog in yoga
- 55. Triple ___
- 57. *____.com Arena
- 60. *"Vegas" and "Woman" nominee (2 words)
- 64. Unit of electrical energy
- 65. Hoover's agency, acr.
- 67. Discompose
- 68. Shade of yellow
- 69. I in T.G.I.F.
- 70. Small, olive-gray bird
- 71. "Cheers" regular
- 72. Inquire
- 73. Open up

Solution on page 25 DOWN

- 1. Bath powder
- 2. Iranian coin
- 3. ____ Spumante
- 4. Be needy
- 5. Gossipy ones
- 6. Arabian Peninsula country
- 7. Column's counterpart
- 8. Holiday surprise for employee
- 9. Palo ____, CA
- 10. Agitate
- 11. Inwardly
- 12. *1970 two-time winner "The ____ of Aquarius"
- 15. Hindu retreat
- 20. Ancient Rome's neighbor
- 22. Nail a criminal
- 24. Popular newspaper name
- 25. *"30" performer
- 26. Pillage
- 27. Beef ____, dim sum choice
- 29. *"Don't Shut Me Down" group
- 31. Alan Alda's classic TV show
- 32. Type of hawk
- 33. Type of flu
- 34. Multi-colored dog coat
- 36. One of three square ones
- 38. Shower with affection
- 42. Human trunk
- 45. Sliding fastener
- 49. Part of "i"
- 51. Past-life experience? (2 words)
- 54. Capital of Bulgaria
- 56. Airbnb option
- 57. Chanel of fashion
- 58. German industrial valley
- 59. Big Bang's original matter
- 60. Disc, alt. sp.
- 61. Popular dieter's foe
- 62. Between ports
- 63. Chris Hemsworth's superhero
- 64. *Award-winning Bon Jovi's lead singer
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As the Lake Churns

Residential Sales Statistics

Here's the latest update on residential sales statistics for Lake of the Ozarks. While 2022 began during a record real estate market, a significant swing began during the last half of the year and continued through the end of the year. In spite of this, the Lake area real estate market continues to see increasing sales prices and short market times for properly priced

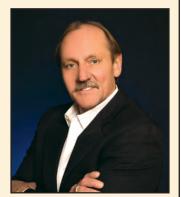
December 2022 saw forty seven percent less new residential listings than November and forty percent less than December of 2021. Year to date, 2022 had almost nine percent less new residential listings than hit the market in 2021.

December 2022 residential sales fell by thirty percent compared to November and were fifty four percent less than December 2022's closed residential sales. Overall, 2022 had almost twenty percent less home sales than 2021.

The total volume of single family residential home sales decreased just over twenty three percent in December 2022 compared to November. Comparing December 2022 to December 2021, the dollar volume of sales decreased by fifty percent. A year to year comparison shows the residential sales volume decreased just over twelve percent in 2022 from 2021.

The average sales price continues to rise in residential single family homes. In December 2022 the average sales price was almost ten percent higher than the homes sold in November. The average sales price of single family homes sold in all of 2022 was nine percent higher than those sold in 2021.

From 2020 through 2022, we cycled through property inventory much faster than usual. Rising prices encouraged homeowners to sell that may not have otherwise. Going into 2020, we were starting to come out of a long term, down market with an abundance



Real Estate and Lake News with C. Michael Elliott

of inventory. The pandemic rapidly accelerated sales and changed the pace of inventory renewal. Simply put, properties aren't ready to be put on the market again and many have not increased enough in value to make selling feasible yet.

In addition to the inventory cycle situation, we are currently looking at several other matters effecting the market. Another, tied to inventory, is sellers who are not ready to list until they find another property to purchase. Also, sellers who have recently purchased or refinanced at record low interest rates are hesitant to step into a higher rate loan. Many buyers are waiting to see if rates will come down this year and economic uncertainty also plays a part for some.

The market at the lake has slowed considerably but is strong. It is still a seller's market but the needle is closer to center. I think this will continue to hold true in

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.

Property and sales data obtained from the Lake of the Ozarks Multiple Listing System for 2021 and 2022.

Submit your Press Releases to: Lakebusjournal@gmail.com

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

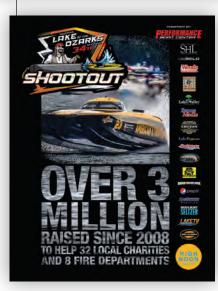


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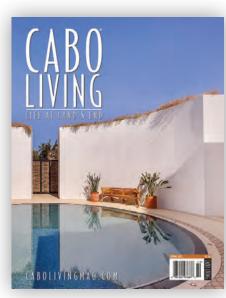
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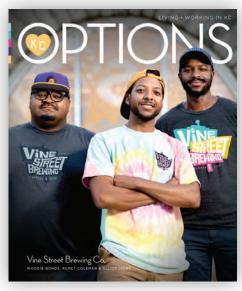
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Pinnacle Real Estate Partners sold

Pinnacle Real Estate Partners in Lake Ozark, MO, has been sold to Coldwell Banker Lewis & Associates in Springfield, MO. The acquiring firm is owned by Coldwell Banker Lewis and Associates agent Michelle Lewis in Springfield, MO.

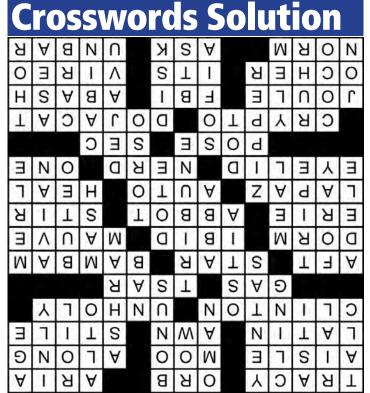
Current Pinnacle Real Estate Partner owners Mark and Kathy Beeler and Michael Beninati said the closing date of the sale would become effective on January 24, 2023. In making the announcement, Lewis said, "I am proud to have an opportunity to acquire Pinnacle Real Estate and have an opportunity to expand my Springfield Coldwell Banker Lewis & Associates real estate operations into the Lake Area."

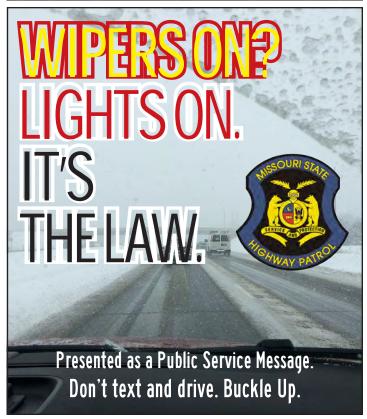
The main office of the new Lake Area Coldwell Banker Lewis & Associates business will be located at 3287 Bagnell Dam Blvd. in Lake Ozark, MO. The main telephone number will continue to be 573-693-1300

Mark Beeler and Kathy Beeler will continue in the Lake Area real estate business and will be associated with Coldwell Banker Lewis and Associates. Both agree that this is the most logical step for the real estate operation that started in 2014. "We are pleased to turn Pinnacle Real Estate over to Michelle Lewis for continued growth and development in the Lake Area."









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Osage Nation Gaming Board head: 'Reckless' release of CEO's expenditures could hinder expansion to Lake

By Nancy Zoellner

The Osage Nation Congressional Commerce, Gaming and Land Committee will convene a special meeting February 7 and 8 to investigate Osage Casinos management expenditures. The hearing was called in late December after the Osage Nation Congress voted to make the ON Gaming Commission report public.

That 1,556-page report, which had previously been kept confidential, covered three years of Osage Casinos management expenditures, and revealed that Osage Hotels and Casinos CEO Byron Bighorse was living a lavish lifestyle at the expense of the Osage people.

According to a story in the December 17, 2022 issue of the Osage News, which tallied up Bighorse's expenses, "between January 2019 and September 2021, Bighorse charged \$398,552 in expenses to the casinos, of which about \$107,000 was spent at the Patriot, Summit and Tulsa Country Clubs. The remaining \$291,300 was spent using a Bank of America Visa card issued to the casinos."

Bighorse, who had served as CEO since 2014, resigned in December, shortly before the report was made public. However, he didn't leave empty-handed. He was given a \$600,000 after-tax separation package, according to the Osage News.

The public uproar started on December 14 after Eli Potts, who serves on the ON Congress, posted the Gaming Commission report on his website, and issued a press release, calling some of the expenditures contained in the document "repugnant. For years, I've been sounding a clarion call for accountability and transparency. Our Nation must now have a real conversation about the need for strong financial controls and a true system of checks and balances that ends the practice of turning a blind eye."

Not everyone is happy about the release of information. In an earlier Osage News article, Gaming Enterprise Board Chairman Geoff Hager was quoted saying the board is complying with the ON Gaming Commission and would like "to put the past to rest and focus on the future." He said that Congress' decision to make the reports public was "reckless and imperiled the tribe's efforts to build a casino in Missouri."

In his press release, Potts outlined 10 of the most egregious expenditures. Here are four:

Mother's Day Brunch The Gaming CEO expensed a "Mother's Day Brunch" for 4 guests on 5/9/2021 at the Tulsa Summit Club. Alcohol Consumption: approximately 30 drinks Totaling: \$552.19

Social Fundraising-Where's Rosie? Gaming CEO and spouse attended the Tulsa Air & Space

Museum and Planetarium's 2021 Aviator Ball on May 22, 2021 at the Casino's expense with two friends as announced on social media. Two live auction items were expensed to the Casino: A Planetarium Party for 40 guests (\$600), and a 34" tall "Rosie the Riveter Statue" (\$500), and another silent auction item for \$100. Total: \$1,200. There is no record of how those items were or have been utilized.

The Summit Club 7/13/2021 & 7/29/2021 These two nights cost the Osage people \$6,603.49. \$3,462 of the \$6,603.49 was for alcohol including: 4 drinks of Macallan 30-year-old scotch for \$1,860; \$465 a drink. The social media posts from that same evening reflect attendance by one Mark Larson. A person by this same name is listed on Chief Geoffrey Standing Bear's campaign report as a \$10,000 dollar contributor to his reelection campaign.

Private Planes Records show that Chief Standing Bear and his Assistant, Byron Bighorse and his Assistant, and Jennifer Bighorse, were all registered by the Gaming Enterprise for the National Indian Gaming Association conference that was held 7/19/2021-7/21/2021 in Las Vegas, NV. Documents reflect Bighorse's Assistant later booked flights on American Airlines for three passengers, including trip insurance. It is unknown how Chief

Standing Bear and Ms. Decker traveled to the conference. However, there are additional private flight expenses detailed during that time which include the following:

7/19/2021: Atlantic Aviation-\$2,188.27 7/20/2021: TulsAir Beechcraft-\$1,526.40 7/21/2021: TulsAir Beechcraft-\$144.00 7/22/2021: Atlantic Aviation-\$2,097.51 7/22/2021: TulsAir Beechcraft-\$1,337.60

Wrapping up his press release, Potts wrote:

"The relationship between the Casino's top employees and the Nation's top officials is well known. The referenced CEO is the Chief's son in law, the Chief's daughter is the former Director of Marketing, and the Chief's spouse was recently employed by the Osage Casinos as well. Executive officials have flown on the private planes and the Chief has had trips paid for by the Casino Operations as indicated by these reports. Many of these expenditures have individually benefited the Chief or his extended family."

He continued, "This situation warrants resignation or removal of officials by the Osage Nation Congress. It demonstrates the need for stronger legal controls to enforce our anti-nepotism laws, signals the need for strong internal controls and more sound financial policy throughout our Nation and business enterprises. Congress must work together to exercise our financial oversight responsibilities on a more fre-

quent and extensive occasion."

The entire release and the report can be found at https://www.elipotts.com/publicdocuments.

ON Principal Chief Geoffrey Standing Bear was recently elected to his third term as head of the Executive Branch, where, according to the ON website, "he continues the work of protecting and enhancing the Osage culture, language, and lands."

Bighorse and Chief Standing Bear have been to Lake of the Ozarks several times to meet with Lake Ozark city officials and others to talk about their plans to build a casino and entertainment complex at the corner of Bagnell Dam Boulevard and the Osage Beach Parkway in Lake Ozark.

The Osage Nation has its own constitutional government consisting of separate executive, legislative, and judicial branches. They are not required to follow the same rules set forth by the Missouri Gaming Commission.

According to the Osage Nation website, "the Osage Nation benefits from revenues created by the casinos to: promote tribal economic development; support charitable organizations; help fund tribal government, agencies and programs; and provide for general welfare of the tribe and its members."







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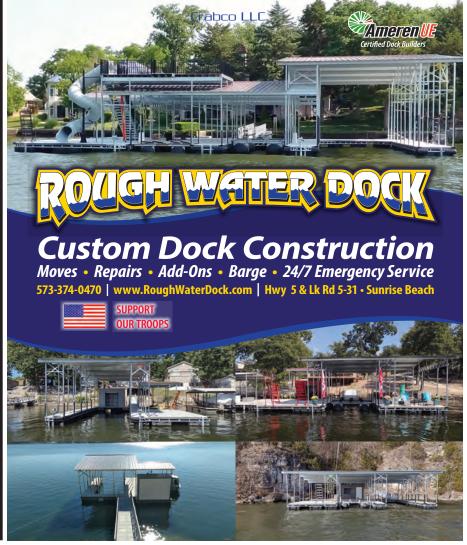


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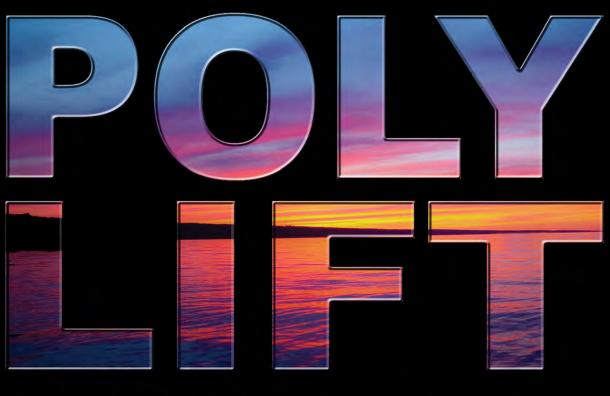






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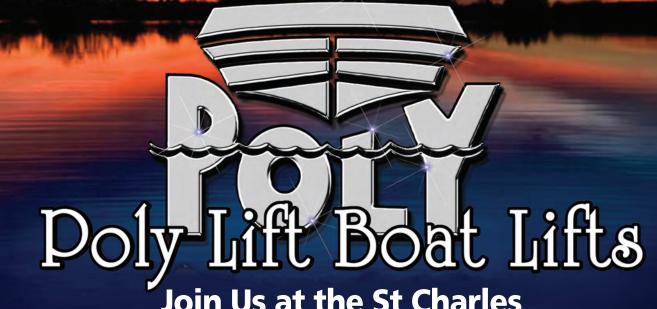
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