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VOL. 20 -- ISSUE 2

FEBRUARY, 2024



The legendary Pub Crawl party begins

By Nancy Zoellner

Preparations for the Mardi Gras Pub Crawl, one of the Lake's most popular events, are underway.

Lagina Fitzpatrick, executive director of the Tri County Lodging Association, which is running this year's event, said a few changes have been made to make it safer and easier to participate.

At their January 23 board of aldermen meeting, the city agreed to Fitzpatrick's request to block off several parking spaces during the festivities, which will run from 4 p.m. Saturday, February 17 until the bars close.

"We have 10 stops along Bagnell Dam Boulevard and we are asking to keep one parking space open in front of five or six of those stops. The busses will be pulling off to the side of the road at those spaces and that will provide a safe walking path for everyone as they get on and off the busses," she explained.

In the past, wristbands were required to enter the participating venues. This year, wristbands will be required for the busses only. Fitzpatrick said they can be purchased when boarding the first bus or ahead of time online.

"The presale price is \$15 and they're available now until February 8. The presale bands will be mailed and they'll be a different color than the wristbands sold the day of the event. The day of the event the wristbands will be \$20 - cash only," she said. "And everyone - both the people who bought their wristbands ahead of time and who buy them that day

- will be required to have an ID to prove they are 21 before being allowed to board the bus."

Volunteers will be on board

Osage Beach.

As of late January, 14 restaurants/bars had signed up. Fitzpatrick said venues have until

shirts or sign up to be a sponsor visit lakepubcrawl.com.

'We need a bigger bus'

Jeff Carroll, who owned and

NEWS IN BRIEF



No Place Like Home

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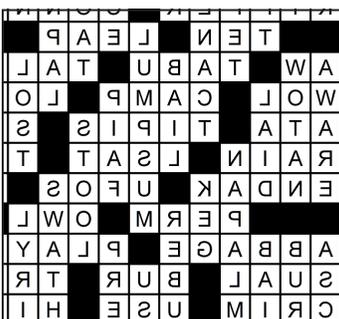
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Crossword

Fill in the blanks on: 17 Solution: 14



the busses to sell wristbands and check IDs. No refunds will be given and no replacement bands will be provided if presale bands are misplaced.

Fitzpatrick said 10 busses will be running on Saturday - seven from 4 p.m. to midnight; three will run until 1 a.m. Sunday. They'll be running only on Bagnell Dam Boulevard and Osage Beach Parkway and they'll be stopping only at participating venues. Security officers with Jaguar Security will be on the busses from 6 p.m. until the end of the event. No transportation will be available for Friday's kick-off event at Charlie Foxtrots in

February 8 to get on board. She said that based on previous years' numbers, they expect around 2,000 people to participate.

"The Lake Area Chamber approached us last August about taking it over. We had done a Fall Crawl for the Miller County Business District, which is one of our lodging tax districts, and they thought it would be a good tie in," she said. "We wanted it to continue because it's obviously a great event during the offseason for our hotels and other venues, so here we are."

For more information, to purchase presale wristbands, book lodging, purchase Pub Crawl T-

operated Pickled Pete's restaurant at the time, got the Pub Crawl started.

"I think it was probably 2001 or 2002 and we got the idea from the gentleman we worked with to buy T-shirts. We were looking for an event for bars and restaurants off the water that stayed open year round and a pub crawl just seemed to fit," Carroll said.

The first year they hired four of five small busses and got six restaurants/bars to participate. Carroll said the event was an instant success.

"The list of venues grew so much the second year that we

continues on page 8

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

COVID WREAKED havoc on the travel industry. In the aftermath, many are speculating about future trends. A survey conducted by OnlyInYourState identified a few – but all were positive. Their #1 trend is an increase in domestic travel with half of those polled planning to take two to three trips in 2024 and 36 percent planning to take four or more trips. #2 – More than 50 percent plan to travel more in their home state; when they go out of state, Florida ranks No. 1 as the destination of choice. #3 – Travelers plan to take the whole family, including the dog, on vacation, with 71 percent of readers seeking pet-friendly destinations. #4 – Road trips rank high with 82 percent planning to take one this year. And #5 – Enjoying nature, including parks, hiking trails, beaches, and lakes, also ranks high with 72 percent having visited or planning to visit those sites in the coming year.



THOSE TRAVELING on a budget might want to check the tourist tax in place at their destination of choice. Covid takes some of the blame. According to a story in USA Today, vacation sites hoping to make up for lost revenue in 2020 and 2021 have hiked the tax – some substantially. Honolulu raised its lodging tax two years ago, adding up to 18 percent onto the hotel room rate. But it's not just in the U.S. Paris is now charging a \$4.35 per person, per night lodging fee; Barcelona charges \$6.80 per person, per night. In the Dominican Republic 23 percent of the hotel fee consists of taxes and Antigua and Barbuda collect a \$100 fee to enter and exit.

"TOWER, SOUNDS like we've got a problem." Though the wording is similar, it doesn't come close to the seriousness of the Apollo 13 astronaut's call for help when their oxygen tanks exploded – but it probably still caused quite a stir among passengers. The statement was made by the pilot of a Delta Airlines Flight 982 on January 9 after

losing a nose wheel while readying for takeoff. A pilot in a plane behind Delta responded "One of your nose tires just came off. It just rolled off the runway behind you." Passengers on the flight, taking off from Atlanta International and bound for Bogota, Colombia, were bussed back to the terminal and put on another flight. The plane sat on the runway for three hours before it was towed away.



AIR TRAVEL GOT OFF to a rocky start in 2024. On January 2, two planes collided as one slid across the tarmac at a Toyko airport. Five crew members of a Japan Coast Guard plane loaded with supplies for earthquake victims were killed; only the pilot survived. None of the 367 passengers or 12 crew members aboard Japan Airlines died, although 14 passengers were injured. The fire burned for more than six hours. Just a few days later, a piece of fuselage ripped out of an Alaska Airlines plane at 16,000 feet, six minutes after takeoff. It left a rectangular, refrigerator-sized hole in the aircraft and causing the cabin to lose pressure. Oxygen masks were deployed, as the pilots quickly returned to the airport and landed safely. While no one was seriously injured, several of the 177 people on board were treated for minor injuries. According to airline officials, a critical factor was that all the passengers were in their seats and belted.



IF THIS YEAR'S VACATION includes air travel, you might want to book your flights early. The International Air Transport Association released data indicating that air

travel is expected to reach "an historic high," with 4.7 billion air passengers expected to take to the air worldwide. Those numbers were shared in a recent article in *Afar* online travel magazine. Numbers put 2023's total at 4.4 billion and the pre-pandemic 2019 total of 4.5 billion. Domestic airline travel has also increased. An airline analyst with investment bank TD Cowen reported that passenger volume at Transportation Security Administration checkpoints was up 11.6 percent in 2023, with an average of 2.3 million travelers daily. The analyst predicted that number will rise at least 5 percent in 2024, which could lead to longer lines at checkpoints unless more screeners are added.



CITING THE CLAYTON Antitrust Act, which "prohibits mergers and acquisitions when the effect of such acquisition may be substantially to lessen competition," a federal judge rejected JetBlue Airlines' plans to purchase Spirit Airlines. A story shared by *Afar* stated that, according to the suit, the merger would "allow JetBlue to eliminate its largest ultra-low-cost rival, further concentrate the airline industry, and harm American travelers." According to a report from Law360, JetBlue's announcement that it planned to reduce the number of seats on acquired Spirit Airlines aircraft and increase fares by up to 40 percent after the merger, didn't help their case.

IF ARCHITECTURE IS your thing, you might want to plan a trip to Oklahoma City in a few years to view the tallest building in the U.S., part of the proposed Boardwalk at Bricktown development. The development will include three 345-foot towers as well as the Legends Tower, which will reach 1,907 feet, the same number as the year Oklahoma became a state. If that goal is accomplished, it would be the sixth-tallest building in the world. The 5-million square foot development will include residential and hotel towers, along with retail, dining, and entertainment venues. The development plans show the top floors of the Legends Tower will consist of a public observatory, restaurant and bar.

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It'll be smooth driving on the Strip this season

By Nancy Zoellner

Long awaited repairs and improvements to Bagnell Dam Boulevard are to begin this spring.

In January, aldermen approved a contract with Capital Paving and Construction LLC for milling, paving and then striping the driving lanes of Bagnell Dam Boulevard from the MM overpass next to J.B. Hook's to the Miller County line at School Road. The board approved a resolution to accept Capital Paving's bid of \$594,952 in December.

Pavement milling is the process of removing a portion of the surface of a paved area. The machine used to do the milling has rows of carbide cutting teeth on a cutting drum that rotates across the pavement's surface and digs up and grinds the asphalt as it goes. The teeth can remove anywhere from just enough thickness to level and smooth the surface to the full depth of the asphalt. The milled material is then collected by a conveyor belt and deposited into a waiting truck for disposal or recycling at the asphalt plant.

Lake Ozark Public Works Director Matt Michalik said while they don't yet have a start date for the project, it probably won't get un-

derway until April 15. Regardless of the start date, he said work won't be done from April 29 through May 6 - the week of the car show.

"The asphalt plant won't be fired up until the first week in April - but that's obviously weather contingent. The whole thing will probably take only about a week and it will probably be a night project when traffic isn't so bad," he said. "During the project, the traffic signal at HH will be on red flash because when they mill out that section of the road, they'll mill out the detection loops. After the asphalt goes down, new detection loops will be put in."

City Administrator Harrison Fry said that, according to the contract, once Capital Paving begins work they will have a 30-day window - not counting bad weather days that may occur throughout that period - to complete the project. If the work is not completed in 30 days, Capital Paving will pay the city damages of \$1,000 per day for every day that passes until the work is completed. However, at the meeting, Fry told aldermen that the city has contracted with Capital Paving on other projects and they have been happy with their work.

At the Jan. 9 meeting aldermen approved a resolution accepting a contract with Alpha Engineer-

ing and Surveying LLC to develop a construction bid packet for the installation of cape seal from Bag-

nell Dam to School Road, a stretch of 3,300 feet, and to provide a *continues on page 10*



This section of Bagnell Dam Boulevard will be included in the milling and paving project set to start this spring - after the St. Patrick's Day Parade but before tourist seasons kicks in full gear.

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Donzi, Big Thunder help keep streets safe

By Nancy Zoellner

Donzi, a 15-month old Belgian Malinois from Hungary, is the newest member of the Lake Ozark Police Department. Accompanied by Corporal Caleb Harvey, his handler and partner, he was officially sworn in at a board of aldermen meeting in January.

The purchase was made possible, in part, by a sizable donation from Donzi Marine and Big Thunder.

"I reached out and said if they partnered with us, I would name him Donzi in recognition of their contribution to the program. They were immediately onboard," Cpl. Harvey said, adding that several other businesses also assisted. Christy and Mike Otten, the owners of Alley Cats Pizzeria on the Bagnell Dam Strip, was one. They made an \$8,000 donation. "We raised over \$41,000 and it was all used on training, his kennel, outfitting the vehicle and to purchase Donzi, so we were able to add the K9 program at no expense to the city. Diamond Dog Food is sponsoring all his food. They send me vouchers and I pick it up at Nick's



Ace Hardware off KK."

Donzi, purchased last fall from Shallow Creek Kennels in Sharpsville, Pennsylvania, will function as a dual purpose K9. He is trained for drug detection and for patrol work - tracking, building searches, and aggression. On the job, he responds to commands given by Cpl. Harvey in a foreign language as well as non-verbal commands.

Although he didn't raise his right paw, K9 Donzi listened attentively as City Clerk Kathy Vance read the oath of office stating Donzi was promising to "support, protect and defend the Constitution and government of the United States of America, and the Constitution and government of the State of Missouri, and the City Ordinances and government of the City of Lake Ozark, against all enemies, whether domestic or foreign." In the oath Donzi also promised to bear true faith, allegiance, and loyalty to the same, and faithfully perform all the duties of a K9 Officer within and for the City of Lake Ozark.

With help from Cpl. Harvey, Vance, and Police Chief Jeff Christiansen, he affirmed his pledge with a paw print.

Cpl. Harvey and Donzi graduated December 15 from a 10-week program at the Boone County Sheriff's Office K9 Training Center. Certified through the North American Police Work Dog Association and the Missouri Police Canine Association, the crime-fighting team worked its first patrol shift together December 20. Cpl. Harvey said in their first couple weeks together, Donzi had already proven his worth with three narcotic finds on vehicle stops. Donzi also assisted a neighboring agency with the apprehension of a felon who came through the area. "We work the evening shift, but we're subject to call out anytime we're available," Cpl. Harvey said.

Because training doesn't stop once the teams graduates, they will continue with ongoing maintenance training throughout the whole working life of the dog. According to Smith, most of his graduates come back to training between two and four times a month.

"It's quite a commitment," Smith said. "Handlers have to put in extra time caring for a partner that can't care for himself. They also have to spend

more time in training than the average law enforcement officer, but in the end, it's worth it. K9s can make a huge difference in keeping the peace and fighting crime."

Cpl. Harvey said he is very grateful for the community support that made it possible for them to acquire a K9 and said he plans to do a little more fundraising in the future to build up a reserve for an emergency or unforeseen expenses.

K9s Bring Loyalty and a Super Power to the Job

The phrase "a dog is a man's best friend" is believed to have been coined in 1789 by King Frederick of Prussia. Legend has it that the king said, "the only, absolute and best friend that a man has, in this selfish world, the only one that will not betray or deny him, is his Dog."

Nowhere is that loyalty and love more apparent than between a law enforcement officer and his or her K9 partner. The time and effort devoted to training together creates a bond like no other. Officers rely heavily on their K9 partners to be there when they are needed.

Also invaluable is the trained K9's ability to sniff out drugs, bombs, weapons, evidence, and people.

A dog's sense of smell is 10,000 to 100,000 times more acute than a human's. Googling "dog's sense of smell" results in more than 14 million results from experts - veterinarians, the American Kennel Club, the National Institutes of Health, Purina, animal research organizations, and more - explaining that dogs possess up to 300 million olfactory receptors in their noses, while human noses have five to six million.

That's not their only smelling advantage. The part of a dog's brain that is devoted to analyzing smells is about 40 times greater than a human's. A dog's snout is even structured in such a way that, while sniffing for odors, the spent air exits through the slits in the sides of their noses so even the faintest of scents is not disturbed. All those factors combined means a dog's sense of smell is powerful enough to detect substances at concentrations of one part per trillion, which is comparable to a single drop of food coloring in 18 million gallons of water.

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Grant allows Osage Beach safer travel options

By Nancy Zoellner

The City of Osage Beach recently learned they had been awarded an \$800,000 grant through the 2023 "Safe Streets and Roads for All" program. The city will be required to come up with 20 percent - \$200,000 - in matching funds.

According to City Administrator Jeana Woods, the grant is to be used to conduct feasibility studies as well as to engineer, design and plan projects that will include bike lanes, connecting existing sidewalks and even provide a safer pedestrian crossing over the Grand Glaize Bridge.

She said that in 2022 they applied for a trail-building grant in cooperation with the Magic Dragon Trails Initiative and the Branches of the Lake. That group's goal is to begin by building approximately 70 miles of world-class, recreational trails in the Osage Beach area before expanding the system to all areas of the Lake of the Ozarks, eventually connecting to other trail systems.

"The Council of Local Governments helped us write the grant but we didn't get it. In the mean-

time, this Safer Streets grant opportunity presented itself in early '23. The Branches of the Lake contacted the city and said they thought they could meet their initiative but the city had to be the applicant," Woods said. "It was more all-encompassing and all about safety. Well, safety is getting people from point A to point B and it's multimodal, which includes walking and biking - not just four wheels and tires - and that's something the city has always been interested in."

She said the mayor and board of aldermen have expressed a desire to support Branches of the Lake because if they are successful at getting trails built, it will help not just the city but the entire area if they are eventually able to connect to the Rock Island Trail, "so they were in full support. And although the grant was written on behalf of the city, and the Magic Dragon Trail Initiative is not a co-applicant, we looked at how we could incorporate that planning. There may be some tangible things that come out of this grant and it may very well incorporate the Branches of the



Hiking and biking trails, bike lanes along the Parkway, and street improvements may all be part of the plan to make travel safer in Osage Beach. Photo from Magic Dragon Trails.

Lake's bigger picture but this is a

planning and review grant."

Woods said the city included matching funds in the 2024 operating budget, "And the Magic Dragon Trails group said that they will help with some of the matching funds but they haven't yet shared that amount with the city."

"It's all very preliminary because the grant is to develop a comprehensive safety action plan - to study the feasibility, to do some preliminary engineering and design, to review what will be needed to accomplish that work, to look at the timeline, and then determine what the construction costs are going to be," she explained. "It will require a lengthy and involved bidding process and we'll have to work with the U.S. Department of Transportation - specifically the Missouri division - to get this kicked off. It's exciting but there will be a lot of work required before the first shovel of dirt is ever turned. We are fortunate that we already have a lot of sidewalks. This could help us connect them all."

Some of the other projects to be considered include bike lanes on the Osage Beach Parkway and collector streets, using high visibility striping, signage, and delineators, as well as complete

conceptual design to increase safety on city streets and eliminate fatal crashes. A press release sent by the city said the grant project would significantly assist the city in improving the quality of life, increasing property values, showcasing the beauty of the Lake of the Ozarks, spurring economic growth, and increasing safety on roads and highways.

Branches of the lake President and CEO Janice Gentile said in a prepared release that the grant will significantly contribute to their vision of creating a network of multi-use recreational trails that connect throughout the Lake area. "We are looking forward to working with the community as well as state and city officials on the next phase of the project."

Wood said the next step will involve working on the grant agreement development process with the Missouri Division of the Federal Highway Administration and then getting board approval.

This year the city will be building a sidewalk, largely funded by a state TAP grant, between the School of the Osage campus on Route 42 and Columbia Avenue, which runs behind Prewitt's Point. Peanick Park sits between those two points.

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9 New Year's Resolutions for Your Home

Traditional New Year's resolutions usually entail diet, exercise, and weight loss. Why not take a different approach in 2024 by channeling your energy into home upgrades that can enhance your comfort, safety, and enjoyment now and possibly increase the resale value of your home down the road?

Here are nine ideas:

1. Remove home hazards. Identify and eliminate tripping hazards that could cause injuries as you age. They include rugs, wires, clutter, and furniture that doesn't give you clear pathways in, out, or through a room.
2. Plan aging-in-place upgrades. Start saving and planning for significant aging-in-place upgrades. They may include replacing flooring and carpet, replacing a tub with a walk-in shower, installing ramps or chair lifts, lowering kitchen countertops to accommodate a wheelchair, or installing pull-out shelving. It also could include adding an ADU in the backyard to house a caretaker or redesigning your house to make it conducive to multi-generational living.
3. Install smart technology. Look into technologies like Amazon Echo and Google Home that allow you to use voice commands to take care of tasks like monitoring home security, controlling the thermostat, and unlocking doors. Such technology also improves a home's energy efficiency. For more tech ideas, see here.
4. Conduct a home energy audit. A professional home energy auditor (find one here) can zero in on where you're losing energy—insulation, HVAC system, windows, and so forth—and recommend fixes that will cut utility costs and increase comfort. Another less expensive option is doing a DIY energy audit. Learn how here.
5. Explore new technologies. Many don't plan for the end of life for critical systems like HVAC and water heaters or appliances. But when they fail, you're left scrambling with little time to comparison shop or consider more efficient options like heat pumps. Research and shop now to pick something that delivers energy efficiency, long-term cost savings, and environmental benefits. Learn more about heat pumps for heating and cooling options here, heat pump water heater options here, and heat pump dryer options here.

Reduce energy costs. Upgrade your appliances to Energy Star models when it's time for replacements. They reduce energy consumption and utility costs and are more environmentally friendly than older models. Switching to an Energy Star fridge, for example, can save you about \$230 over its 12-year lifetime compared to older models.

7. Find incentives. An array of financial incentives for energy-efficient home upgrades can reduce your upfront costs. Some are Federal, while others are state or local incentives. Also, check with your local utility company. Some companies offer free light-bulbs, energy audits, and rebates. Find incentives at the Database of State Incentives for Renewables & Efficiency®.

Plan routine maintenance. Establish a maintenance schedule and add the tasks to your calendar. Planning prevents small problems from becoming expensive fixes. Here are some to-dos:

Change furnace filters monthly, inspect the roof for damage, clean gutters, test smoke and carbon monoxide detectors, trim trees and bushes, clean and inspect the chimney, use caulk or weatherstripping to seal gaps and cracks, schedule a check-up for your HVAC system, flush the water heater, replace batteries in smoke and carbon monoxide detectors, do appliance maintenance.

9. Get organized. Decluttering and home organization has become a booming industry with professional organizers, books and TV shows, and an array of home storage systems. Plus, there are multiple methods, from Marie Kondo's spark joy approach to Swedish death cleaning. What's key is finding a strategy that works for you and that you can sustain. One option is Apartment Therapy's annual January Cure, a free, 18-day program that sends daily tasks to help you achieve a cleaner, organized home.

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Lake Ozark to begin the hunt for a new police chief

By Nancy Zoellner



Police Chief Jeff Christiansen will soon be retiring to Florida. City officials said he will be sorely missed.

After 28 ½ years in law enforcement, a year of which was spent at the helm of the Lake Ozark Police Department, Chief Jeff Christiansen will be stepping down.

“I decided it was time to retire so I can spend more time with my family,” he said. “My wife and I bought a house in Florida and we plan to enjoy life – not that I didn’t enjoy working for Lake Ozark. I enjoyed my time with the city very much. That’s why it was such a hard decision. I know I’m no rock star but I feel like we accomplished a great deal since I came on board.”

Mayor Dennis Newberry couldn’t agree more.

“The Chief’s short time with us has made a tremendous difference within not just the police

department, but throughout City Hall and beyond into our business district and residential communities. Chief Christiansen brought a skill set to Lake Ozark that was needed; he transitioned his staff from low moral to a spirit of can-do, will-do attitudes,” the mayor said. “In addition to rebuilding our police force he successfully updated our entire Police Department Manual, a task that had went without updating for decades and was in much need to keep current with rapidly changing laws and ideology.”

Newberry said Chief Christiansen was also involved in moving dispatch services to Miller County.

City Administrator Harrison Fry said between personnel, operating costs, and equipment, Lake Ozark had been spending around \$380,000 a year to run the dispatch center and would have needed to spend several hundred thousand dollars more to update equipment if they had continued. Under the contract with Miller County, the city is paying around \$80,000 a year.

Since being sworn in on January 10, 2023, Chief Christiansen also established a program to make it easier to attract new recruits, he worked with city officials and bar owners to create guidelines for special events, he added a K9 officer, he took several steps to increase safety for

both his officers and participants during Bike Fest, and he updated and added equipment.

“I asked the chief if he would provide Administrator Fry and I a list of things in process and his visions for additional enhancements to the police department upon his departure. He gladly agreed to point out a few things that only he would know to do, and we thanked him for that and all of his accomplishments while with us,” Newberry said. “Chief Christiansen truly fit the new image for Lake Ozark that Administrator Fry and I have been working on.”

The mayor said he and Fry had already started discussing plans to fill the position and would be moving forward with that plan in coming weeks, adding, “In the meantime, I want to assure our staff and community that we will not go without leadership within the department as we seek to find a new chief.”

The chief said his last day would be February 20. He said although he would be willing to help with the process to select his replacement, he didn’t think the city would be moving that quickly.

Prior joining Lake Ozark, Chief Christiansen served as police chief for the city of Linn Creek. Before taking that job, he spent 26 years with the DuPage County, Illinois Sheriff’s Office.

Legendary Pub Crawl

continued from page 1
knew we’d need a bigger bus and more of them so we rented luxury touring busses from a company in St. Louis. Needless to say, they didn’t return our calls the following year,” he quipped.

The third year of the event they contracted with First Student Transportation in Jefferson City, which provided several school busses.

“We wanted to make it as safe of an event as possible. The whole idea behind the pub crawl was to get business down here in the off season when it was slow, but we also wanted to make sure we could get people to and from the event safely. Each year we met with liquor control and all the emergency services around the Lake to get feedback on what we

could do differently to accomplish that,” Carroll said, adding that one of those safety moves involved allowing lodging establishments to get involved as sponsors and offering shuttles to those hotels. “That way, people could get a hotel room for the weekend, put their car keys in a drawer and not have to touch them again until it was time to go home – and it worked. We’d drive around the day after pub crawl and see cars parked at restaurants and bars, looking like they were still parked from the night before.”

Carroll said that in 2007, 23 venues participated, 32 busses ran the route and they sold 6,300 wristbands, making it not only their biggest year but also the largest pub crawl of its kind in the

world.

“At one time we looked into having it certified by Guinness (World Records), but to prove that the people were there, everyone would have had to register. The logistics of doing that just didn’t make any sense and the cost of getting Guinness there to certify the numbers was significant,” he said.

Carroll said that even though much of the time needed to organize the event was spent in the off-season, pub crawl had grown to the point where it needed a team with access to volunteers to run it so he asked the Lake Area Chamber to take it over. They agreed and handled it from 2019 through 2023. This is the first year it will be organized by the Tri-County Lodging Association.

Managing Rental Property

Common Mistakes New Property Owners Make



Erin Burdette

The thought of purchasing a vacation home at the Lake of the Ozarks can be intriguing. If your family has been renting a place at the Lake for years, maybe now is the time to think about purchasing a place of your own. Unfortunately, a lot of people do this without thinking everything through.

One of the biggest mistakes we’ve seen new property owners at the Lake make, is not checking to see if short term rentals are allowed by their association before purchasing. True story, we had a lady call us about management and unfortunately had to explain to her that rentals were not allowed at her property. She was in tears, as that was her main purpose for purchasing the property.

Another common mistake is not understanding the short rental season at the Lake of the Ozarks and thinking that investing in rental property here is going to make a huge profit. Our season runs from Memorial Day to Labor Day, and 90% of our rentals occur during that time. There are only so many days, so many weekends during that time period, which really limits the income potential.

In some instances, if you have the right property and are paying cash, you might be able to turn a profit. However, for most people, after financing, insurance, taxes, HOA fees, etc., the revenue coming from rentals is just enough to help offset some of those expenses. Our best owners are those that understand the seasonality of the area, purchased with the intent of having a place for their family to use and just want rental income as a supplement.

Even those owners who do understand the seasonality of the

lake area, can still make the mistake of not running the numbers. The cost of owning a second home at the Lake is more than just a mortgage payment. You need to consider other expenses including insurance, taxes, HOA fees, utilities, property maintenance and upkeep, etc.

Finally, underestimating what vacationers are looking for is another common mistake. The closer you are to activities, restaurants, etc. the better your rental property is going to do. While your family might be fine relaxing at the 41-mile marker, vacationers want to be in an area where there is plenty to do. Therefore, the closer you are to Osage Beach, the more rentals you’re likely to get. You also want to consider things like bed sizes and amenities.

Before purchasing a property, it’s in your best interest to run all the numbers, do your research on the property and location, and talk to a property manager for insight on what you can realistically expect.

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 Employment Conference offers opportunities for participants to enhance business, career potential

By Nancy Zoellner

Whether you're a new business owner starting with an idea - but without any idea how to successfully run a business, or you're a seasoned professional seeking new ideas or best practices in your field, the upcoming Missouri Employment Conference can help.

denton.

Nan Boland, president of MEC, said the sessions, taught by subject matter experts, will offer a wide range of training that will be of benefit to many - municipal employees, human resource and payroll professionals, insurance and/or benefits professionals, legal counsel, risk/safety managers,

that meets their needs. Topics will include things like emotional intelligence in the workplace, the use of artificial intelligence - AI - in human resources, which is a very hot topic right now. Participants can learn about creating employee handbooks and policies, as well as marijuana drug testing and everything that involves," she said. "We'll also have attorneys providing employment law updates. As you can see, while this will be a great learning opportunity for someone that's just getting into business, the conference is also for those in higher level leadership that need continuing education credits."

The continuing education credits are offered through multiple professional associations such as:

- Human Resource Certification Institute Credits
- Society for Human Resource Management Professional Development Credits
- Continuing Legal Education Credits
- Continuing Professional

Education Credits

- Missouri Municipal Finance Officers Association Certification
- American Society of Association Executives CAE Credits

Boland said the conference will also offer networking opportunities. One of those opportunities will be aboard a two-hour cruise on Lake of the Ozarks for the first

Attendance is capped at 250. Boland said they fill up each year and recommended that those interested should sign up early. She said about half of our attendees are from the Lake area; the other half come from as far away at St. Louis and Kansas City. Early bird registration is \$290 until March 31. Then the registration fee goes up to \$340.

At the end of January they had only a handful of vendor sponsorships available. Boland said because those also sell out, anyone interested in a booth shouldn't wait to sign up.

"We have a marketing company coming, Columbia College has signed up, we have a company

that offers mental health counseling to employees and a legal firm that handles all types of employment-related legal matters - an assortment of companies that offer products and services that would be helpful to our attendees," she said. "Bukaty Insurance is our presenting sponsor and they have rented a yacht so after the end of Wednesday's training sessions the first 125 that register to go on the boat ride will get to enjoy a free two-hour networking cruise around the Lake, complete with appetizers and drinks."

For more information, including a list of speakers and the topics they plan to cover, or to register for the conference, visit missouriemploymentconference.com.

Boland said the conference will also offer networking opportunities. One of those opportunities will be aboard a two-hour cruise on Lake of the Ozarks sponsored by Bukaty Companies. Space is limited and free to any attendee if they register for the networking boat ride ahead of time.



The Employment, Training, Benefits and Wellness Conference, the seventh to be held in Missouri, is set for May 1 and 2 at Old Kinderhook Resort in Cam-

den, Missouri. The conference will include 30 sessions running in four tracks so attendees can choose the track

trainers, not-for-profit organizations - even students.

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Smooth driving on the Strip

continued from page 3
boundary survey for both sides of Bagnell Dam Boulevard in that area. The bid also includes re-establishing monument markers, as needed.

Fry explained that the city had a survey done in 2015 – but it was only for one side of the Strip.

“We don’t have a survey for the entire area. We need that because it’s important to get the road treatment in the correct place but, moving forward, we also want to make sure that we are maintaining and controlling the city-owned area appropriately. Knowing the city’s right-of-way boundaries is also important as we continue to have new development,” he said, adding that once the survey is done, they will share that information with business owners.

“We know that certain parking spaces on the lower end of the Strip are not currently city property – they are privately owned. We would like to give the owners of those parking stalls the opportunity to pay the contractor to pave those areas so we will have a complete project. The city is only

able to do the work on the area the city owns,” Fry said.

Michalik said although the cape seal project on the lower end of the Strip needs to be done when the temperatures are a steady 50 degrees, he is confident that it will also be completed before the start of tourist season.

He said that project will be done in two phases. The first phase calls for city crews to patch potholes and seal cracks to create a smooth – or as smooth as possible – surface. Then the contractor chosen for the project will put down chip seal - a base of pea gravel coated with oil to seal the asphalt, which is a one-day process, according to Michalik. He said the chip seal surface can be driven on until crews return to complete the second phase so traffic interruptions should be minimal.

In Phase 2, the contractor will come back a week later and put micro-paving - a sealer - over the top of the pea gravel and stripe the road. Michalik said although the micro-paving needs to cure for three to four hours before it can be driven on, Phase 2 should

also be a one-day process.

Fry said that while the portion of Bagnell Dam Boulevard between Bagnell Dam and School Road might have more public interest, they chose to start with the section from School Road to the MM overpass because it’s in worse shape and it’s more labor intensive.

Michalik said once the schedule is in place, he intends to meet with business owners so they know what to expect, adding, “Traffic will be disrupted for a couple weeks but hopefully both projects will be completed by the start of tourist season. That should make everyone happy.”

Those aren’t the only road projects the city will be tackling in coming months.

The bid from Alpha Engineering, which came in at \$19,750, also includes design services for Frudeger Road, Oakridge/Twin Oak Roads, Arrowhead Beach Road, Wren Drive, Quail Circle and Roscoe Road. The city is also planning a reconstruction project for Lighthouse Road this year.

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.

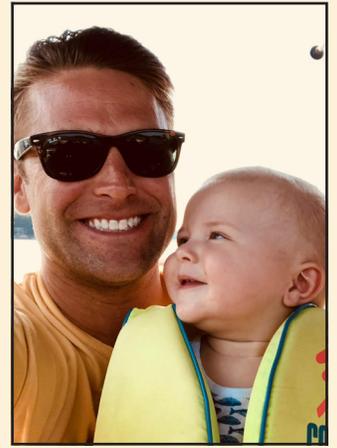
So, what, as a buyer, should we be watching to maximize our overall happiness in the “fun equation” of boating or any other sport? My advice – don’t buy the wrong type of shoes just because they’re on “sale.”

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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Osage Beach, project developer recognized

By Nancy Zoellner

The Impact Award for Housing Development was recently awarded to the city of Osage Beach for its commitment to programs and policies supporting housing growth in the Lake region, and to the Tegethoff Development Group for the housing impact The Preserve at Sycamore Creek will bring to Osage Beach and the region.

The Preserve is a 268-unit market rate apartment community under construction on 22.4 acres along Nichols Road. When completed, the \$60.3 million project will consist of 10, four-story buildings with one, two and three-bedroom floor plans ranging from 775 to 1,474 square feet. The Preserve will include a fenced dog run, a 7,000 square foot clubhouse with fitness center, coffee bar and lounge, as well as a pool. The developer agreed to build a sidewalk between the development and Osage Beach Elementary School, located a short distance away on Nichols Road.

Tegethoff said they hope to have the first building completed this year; the project is expected to be completed in 2025.

Osage Beach City Administrator Jeana Woods provided a little background and explained why they were selected for the award.

"Every year for the past several years LOREDC (Lake of the Ozarks Regional Economic Development Council) has given community awards to businesses that have created economic growth. The committee decided to switch it up a little and highlight businesses that have had a direct impact on economic growth in the Lake area - specifically things that LOREDC is working on. Housing is one of them, so when the solicitation for applications came out I felt like the Preserve was the perfect housing development project," she said. "We've slowly added housing units in Osage Beach but this will quadruple the percentage increase with this one 268-unit, market rate apartment community. It's a big deal."

Woods said the city put incentives in place a few years ago when the very first housing study came out and confirmed that the city needed more affordable living that matched its medium-household-income working community.

"Since Osage Beach doesn't always have the land or the op-

portunity, the city put in some incentives to attract a certain size of single family and/or multifamily living project that met certain requirements.

Tegethoff was actually the first developer that met those criteria

"And look what it's brought us. It's such a beautiful project - and it truly is a community. Tegethoff has done these before, the project will be owned by them and there won't be any short-term rentals. These will be long-term rentals -

Co-Mo Connect in recognition of their continued investment in infrastructure and how its efforts are making under-developed areas more viable for new growth in both residential and commercial sectors.

funding through grants and local investor support to build a trail system to improve the quality of life for residents and visitors.

- **The Retention and Expansion Impact Award** was given to Mathany Family Vineyards for opening the doorway for expanded agritourism in the Lake area and providing a year-round draw to the area.

- **The Workforce Development Impact Award** went to the School of the Osage, which has made a concentrated effort to help students connect with local employers in a variety of industries, and to connect area employers with school district leadership to more closely align their graduate profile with the area's workforce needs.

- **The Community Champion Impact Award** was presented to Jeff Vernetti for spearheading improvement efforts in the community. Those efforts include Ballparks National, one of the premier attractions in Missouri, as well as LOZ Sports Training facility in Osage Beach and Vernetti's Italian Grocer on the square in Camdenton.



In January the Lake of the Ozarks Regional Economic Development Council (LOREDC) handed out Impact Awards to individuals and organizations doing work that is vital to the growth of the Lake of the Ozarks region. Osage Beach and the Tegethoff Development Group took home awards for working together to bring workforce housing. On hand to receive the award were (left to right) City Administrator Jeana Woods, Osage Beach Alderman Kevin Rucker, Tegethoff Development Group CEO Jeff Tegethoff, Mayor Michael Harmison, and Osage Beach Aldermen Justin Hoffman, Phyllis Marose, and Richard Ross.

and got to use some of those incentives, in addition to a Chapter 353 (an abatement of real property taxes) and Chapter 100 (sales tax exemption on certain materials). When I was making the recommendation to the awards committee that Tegethoff should be given this housing award, I also tagged on that Osage Beach should be acknowledged for its forward thinking and providing incentives for things like water and sewer fees," she said. "I was glad the committee agreed that both the city and the developer worked in conjunction to push this project forward."

Woods also said that while incentives sometimes "get a bad name," it was the board's decision years ago to allow them that made this housing project possible.

"In this case, the incentive was waiving a portion of the water and sewer impact fees. For example, the permitting fees - the water, sewer impact fees for this particular development - were well over \$1 million. The board agreed to a waiver that is phased into several pieces, so it's not all in one year, of 20 percent," she said, adding that the project was eligible for the incentives because the rent for the two-bedroom units met the market rate rent acceptability spelled out in their ordinance. That number is tied directly to a percentage of the federal guidelines on median family income.

homes."

At the meeting LOREDC also presented the following:

- **The Impact Award for Infrastructure Investment** went to

- **The Impact Award for Quality of Life** was presented to the Magic Dragon Trails for their work constructing a skills bike trail in Osage Beach and for their continued efforts to research

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Loans, Grants and Other Funding Options for Small Businesses - February 6

Whether you're just starting out or scaling your business, this webinar will help you understand the different funding options available to you.

Our expert panel will guide you through:

Different Loan options



Grant Opportunities
Alternative Funding Strategies

How to Start Your Online Business for Next to No Money - February 8

Do you want to start your own online business but you're worried about the upfront costs? You're not alone. Many aspiring entrepreneurs face this hurdle when they begin their digital entrepreneurial journey.

In this webinar, our expert presenters will show you practical and cost-effective strategies. From building your digital foundation to running and marketing your website, this webinar is your guide to getting started with minimal financial investment.

Learning objectives:

How to set up your digital foundation without breaking the bank
When and where to make strategic investments
How to bring customers to your website once it's built

Mastering Small Business Taxes -

A Startup Guide to Taxes - February 13

Join our upcoming webinar to learn how you can optimize your small business tax strategy.

In this webinar, our expert presenter Kevin Garcia, CPA will guide you through the key aspects of small business taxes to help you enhance your tax literacy and empower your business for financial success.

After this webinar, you will walk away with the following:

A better understanding of taxes for your business
Knowledge of DIY vs. professional tax assistance
Answers to the top tax questions for U.S. entrepreneurs
Strategies to lower your tax bill

How to Use AI to Streamline Your Marketing - February 15

In today's fast-paced world, keeping up with marketing can feel overwhelming. That's why

so many business owners have started using Artificial intelligence in their marketing strategy.

In this webinar, our expert presenter will walk you through how to use AI to automate processes and create marketing content. This presentation is your guide to understanding and embracing AI, no matter where you are in your marketing journey.

You'll learn:

How to use AI throughout the marketing process
How to understand and communicate with AI tools
How to generate marketing content

Learn the SEO Basics and Boost Your Website Traffic - February 20

Are you struggling to attract visitors to your website? It could be the perfect time to learn the Search Engine Optimization (SEO) basics and elevate your search engine ranking.

Join our webinar, where our

expert presenter will guide you through the fundamentals of SEO marketing. You'll learn how to build an effective SEO marketing strategy, discover quick and effective tactics for driving traffic to your website and monitor and maintain your site's performance.

Learning objectives:

The three essential elements to rank high in search engines
Step-by-step instructions for picking high-potential keywords
How to seamlessly optimize on-page content for your target keywords
How to find and fix SEO issues dragging down your rankings
Simple techniques for getting reputable sites to link back to your website
How to monitor your site's search engine performance using free tools

Simple Tips for Managing Your Finances - February 22

Having financial stability and basic money management skills is essential before starting a business. Join us and learn practical strategies you can use to take control of your finances.

In this webinar, we'll explore techniques to achieve financial stability.

Key Topics Include:

Effective expense management
Easy-to-understand budgets
Generate additional income by analyzing every expense.
Saving for things you think you can't afford
Optimizing a comfortable lifestyle

Business Insurance Basics - What You Need to Know - February 27

Business insurance is an important investment for any small business. Running a business requires you to plan for many day-to-day challenges, but have you planned and prepared for the unexpected?

In this webinar, our expert presenter will guide you through the various kinds of insurance, what you need and don't need for your business, companies that provide business insurance and the general costs associated with business insurance.

Learning objectives:

Understanding and managing the business risks
Understand the different types of liability insurance
How to protect your assets, income and personal cash or property
Protect from injuries and damages received or inflicted

Building An Effective Web Presence

with Sandy Waggett of MSW Interactive Designs

How to Spot and Dodge Phishing Attempts

In today's digital landscape, small business owners juggle numerous challenges, and one that often flies under the radar is the looming threat of phishing. Phishing, whether through sneaky emails or social media trickery, has become a crafty game, posing a real risk to the security of your valuable business info

Getting the Lowdown on Phishing:

Phishing is like the ultimate online scam where bad actors pretend to be your pals, trying to get you to spill the beans on sensitive stuff like passwords or credit card details. Small business owners are like treasure chests for these mischief-makers, dealing with transactions, client info, and other juicy bits that make them prime targets.

Email Phishing - Watch Out for Sneaky Emails:

Sketchy Emails: Emails can be like wolves in sheep's clothing. Fake messages often pretend to be from legit sources like banks or government bodies. Check that sender's email address with a fine-tooth comb - scammers love using sneaky addresses that sound legit.

Information Requests: Legit organizations usually won't ask for sensitive info via email. If an email is hounding you for passwords or other secret stuff, put on your detective hat and verify the request through proper channels before doing anything.

Warning Signs: Phishing emails might be riddled with typos, use generic greetings, or create a false sense of urgency. Teach your team to sniff out these warning signs.

Social Media Phishing - Navigating the Social Scene:

Inspect Friend Requests and Messages: Social media is like a playground for cyber pranksters. Keep an eye out for friend requests from mystery people, especially if they claim to be colleagues or business buds. And don't click on any links sent through direct messages without checking who's on the other end.

Be Alert to Impersonation: Phishers love to play dress-up, pretending to be big brands or industry bigwigs



Sandy Waggett

on social media. Double-check any accounts claiming to represent your business pals before getting cozy with them.

Lock Down Your Privacy Settings: Tweak those privacy settings on your social media accounts regularly.

Tips

School Your Team: Make sure your crew knows the ABCs of phishing. Regularly chat about how to spot and report suspicious stuff. A savvy team is your best defense.

Embrace Multi-Factor Authentication (MFA): Beef up your account security by bringing in the big guns - multi-factor authentication. It's like having a bouncer at the door; passwords alone won't cut it.

Get Solid Security Software: Invest in top-notch antivirus and anti-phishing software. Keep those defenses up to date and running smoothly to keep the online hooligans at bay.

Being a small business owner in the digital world means having your guard up against phishing attempts. Understand the tricks of the trade, adopt smart security measures, and keep your team in the loop. It's all about creating a virtual fortress for your business so you can navigate the online world without falling prey to the sneakiest of schemes. Stay savvy, stay secure!

If you would like to schedule a free strategy call with our team of experts, head over to www.mswinterivedesigns.com to schedule it with us.

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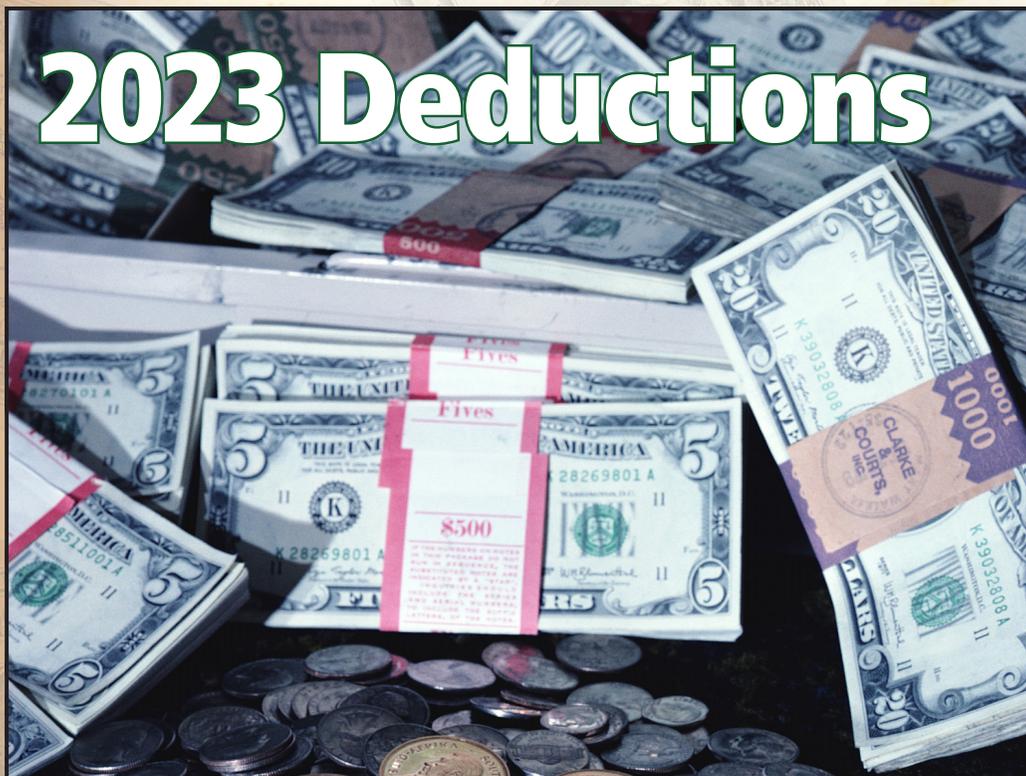
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TAX TIPS

2023 Deductions



If you choose to itemize your deductions, it's important to find every deduction you can. Here are some of the most common.

Charitable donation deduction

You may be able to write off your charitable donations — whether they're cash or items, like clothes or a car — from your bottom line. Generally, you can deduct up to 60% of your adjusted gross income in qualified donations. Keep records.

Child tax credit

The child tax credit, or CTC, is a tax break for lower-income families with children below the age of 17. This year, you could get up to \$2,000 per child, with \$1,600 of the credit being potentially refundable — meaning added to your refund even if it isn't paid into the IRS.

Earned income tax credit

This earned income tax credit (EITC) is a refundable tax break for low-income taxpayers with and without children. For 2023 (taxes filed in 2024), the credit goes from \$600 to \$7,430, depending on how many kids you have, your marital status and how much you made.

Child and dependent care credit

The CDCC is designed to cover a percentage of day care and other costs for a child under 13, a spouse or parent unable to care for themselves, or another dependent so you can work. Deduct up to 35% of the first \$3,000 in expenses for one dependent (\$1,050) or \$6,000 (\$2,100) for two or more dependents.

Mortgage interest deduction

The mortgage interest tax deduction is touted as a way to make homeownership more affordable. It cuts the federal income tax that qualifying homeowners pay by reducing their taxable income by the amount of mortgage interest they pay.

Home office deduction

If you use part of your home regularly and exclusively for business-related activity, the IRS lets you write off certain self-employment deductions for associated rent, utilities, real estate taxes, repairs, maintenance and other related expenses.

Solar tax credit

The solar tax credit, also known as the "residential clean energy credit," can get you up to 30% of the installation cost of solar energy systems, including solar water heaters and solar panels.

Electric vehicle tax credit

The *nonrefundable* EV tax credit ranges from \$3,750 to \$7,500 for tax year 2023. **Nonrefundable** means you must have tax owed equal to the amount of the deduction to subtract from. You can also get a credit of up to \$4,000 for used cars. Rules include income, price of the vehicle and whether the car meets IRS manufacturing guidelines for qualified EVs.

Health savings account contributions deduction

Contributions to HSAs are tax-deductible, and the withdrawals are tax-free, too, as long as you use them for qualified medical expenses.

Medical expenses deduction

Generally speaking you can write off qualified, unreimbursed

medical expenses that total more than 7.5% of your adjusted gross income for 2023.

Deduction for state and local taxes

You may deduct up to \$10,000 (\$5,000 if married filing separately) for a combination of property taxes and either state and local income taxes or sales taxes.

Adoption credit

The adoption credit is a *non-refundable* tax break that helps taxpayers cover a certain amount of qualified adoption costs for each child. The credit begins to decrease at set income levels and completely drops off once your modified adjusted gross income (MAGI) exceeds the amount for that tax year. For 2023 (taxes filed in 2024), the credit maxes out at \$15,950. The credit is phased out at MAGI of \$279,230 or more.

401(k) contributions deduction

The IRS doesn't tax what you invest directly from your paycheck into a traditional 401(k). In 2023, the contribution limit was

or your spouse is covered by a retirement plan at work and how much you make per year.

Saver's credit

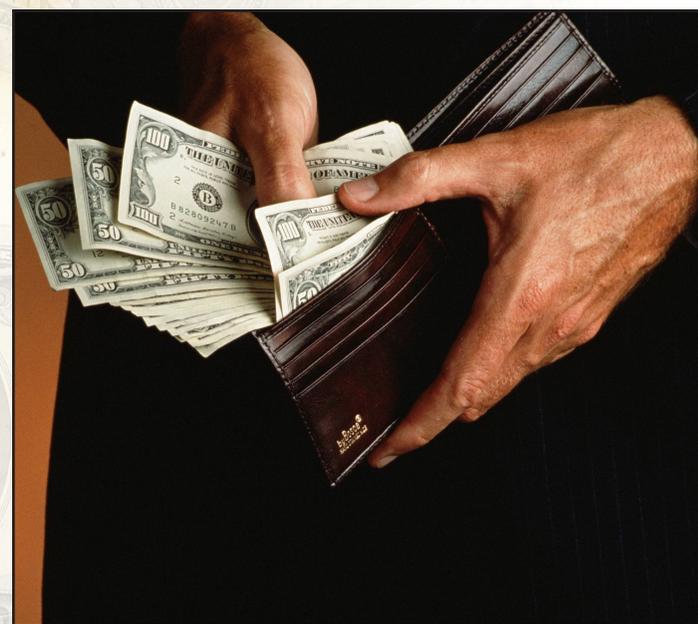
The saver's credit varies from 10% to 50% of the first \$2,000 (\$4,000 if filing jointly) you invest in an IRA, 401(k), 403(b) or other retirement plans. The percentage depends on your filing status and annual income.

American opportunity tax credit

Sometimes shortened to AOC, this lets you claim all of the first \$2,000 you spent on tuition, books, equipment and school fees — but not living expenses or transportation — plus 25% of the next \$2,000, for a total of \$2,500.

Lifetime learning credit

The lifetime learning credit lets you claim 20% of the first \$10,000 you paid toward tuition and fees, up to \$2,000 maximum. The lifetime learning credit doesn't count living expenses or transportation as eligible expenses. You can claim books or supplies needed for school.



\$22,500 (\$30,000 if you're 50 or older). In 2024, that limit increases to \$23,000 (\$30,500 if you are 50 or older).

You may be able to deduct contributions to a traditional IRA, though how much you can deduct depends on whether you

Student loan interest deduction

The student loan interest deduction lets you write off up to \$2,500 from your taxable income if you paid interest on student loans.



by Alison Schneider

Is it a vast conspiracy by the chocolatiers, jewelers and greeting card companies or is there more to the story? Was there really a St. Valentine? Hold on, because all your questions are about to be answered.

By piecing together several legends, a picture begins to form that looks something like this.

Beginning in Ancient Rome in about the 4th century B.C., they marked young men's rites of passage with a festival honoring the god Lupercus— the Roman god of fertility, husbandry and the protector of herds and crops.

The Romans believed that a ritual honoring Lupercus would cause him to protect Rome from wild bands of wolves, which would devour people and livestock. It is believed that this event, beginning February 15th was known as Lupercalia.

As part of the ritual, the priests would run through the streets of Rome holding pieces of sacrificed goats' skins over their heads, touching all people who crossed their path with the skins and thus blessing the lucky touched with fertility. Their touch was highly sought after, especially by young women, who believed it would make them both fruitful and promise them an easy childbirth. The ceremony took place on Palatine Hill, where Romulus and Remus were sheltered and nursed by the she-wolf prior to their founding of Rome.

Around 270 A.D., the festival had evolved into Juno Februata, in an effort to have an honorarium to the goddess Juno (the goddess of fever and love, women and marriage). The festival now included placing the names of young women into a box to be drawn at random by the young men of the village.

On February 14, the names of the teenage women were placed in the box and on the 15th, the young men would take out the names. The couple would then live together in a form of monogamy for one year, until the next

festival and pair-drawing. It was around this time that the emperor Claudius II issued an edict forbidding marriage. He supported the festival and the rites of passage associated with the couple lottery, but felt that marriage made his soldiers weak due to their unwillingness to leave their families to partake in battles.

Valentine, the bishop of Interamna offered young lovers to come to him in secret, where he would join them in marriage. When Claudius became aware of Valentine's rebellious practice, he ordered him brought to the palace where he tried to coerce the bishop into renouncing Christianity and marriage and convert him to honoring the Roman gods. Valentine not only didn't renounce, but attempted to convert Claudius to Christianity.

This enraged Claudius and he ordered the bishop's death by beheading. However, during his incarceration in the palace prison, Valentine reportedly fell in love with the jailer's blind daughter. On the day of his death (February 15th) he left her a love letter and signed it "your Valentine".

She was so moved by his words of pure adulation and devotion that she regained her sight. The Catholic Church named Valentine a martyr for his dedication to the church and his refusal to renounce his faith to the death, later making him Saint Valentine.

The church determined that it was time to make a stand against the Lupercinian rituals and caused the coupling lottery to be altered in 496 A.D. The Pope Gelasius felt that Valentine was the ideal representative of the new and improved festival.

He ordered the lottery to be altered by replacing the names of willing young women with the names of saints. Both men and women would take part in the drawing of names and in the following year they were expected to emulate the life of the saint they had drawn.

Eventually the pagan festival

was replaced by a Church Holy Day overseen spiritually by St. Valentine, honoring the priest on the eve of his death-- February 14th. Because of his support of true love, and the miraculous return of the jailers' daughters sight it eventually became a day of declarations of affection and love, much as it is today.

The Europeans added their own unique twist to the day, however when Chaucer wrote of the 14th being the day when the birds choose their mates. In his Parlement of Foules he wrote; "For this was Seynt Valentines Day, when every foul cometh ther to choose his mate." John Donne also wrote of the birds mating on February 14th, tying it into an homage to St. Valentine.

Shakespeare got into the act as well, as did the poet Drayton in his poem "To His Valentine" in which he says "Each little bird this tide, doth choose her beloved peer, which constantly abide, in wedlock all the year."

While the Christian tradition of drawing names on St. Valentine's Eve continued, the idea of birds choosing their mates on the day eventually led to the idea that boys and girls should choose a mate as well.

In 1600's England, the name drawn by a boy would be worn on his sleeve and he would attend and protect her from harm for the next year. This made the girl his "valentine" and they would exchange love tokens on that day and throughout the following year.

Later this changed to the boys giving love tokens to the girls (much like today), usually without names and signed only "your valentine" or "with St. Valentine's love". By the end of the century, the French had developed the tradition of both sexes drawing from the box.

They would both wear their drawn name on their sleeves or dresses for several days, but the boys took their choices more seriously and continued the tradition of giving tokens of affection

to their choice, often drawing the return of affection from their valentine and eventually ending in a love match and courtship and eventually, marriage— a very Christian tradition.

Why then after all this, is the naked, flying baby with an arrow a symbol? Back to Rome on this one as well.

According to Roman mythology, Cupid was the son of Venus, the goddess of love and beauty. Cupid was known to have the gift to cause people to fall in love by shooting them with enchanted arrows. But Cupid didn't just cause others to fall in love, he actually fell deeply in love himself— with a mortal maiden named Psyche. Venus was jealous of Psyche's beauty, and ordered Cupid to punish the mortal by denying her ever finding love.

But instead, Cupid fell deeply in love with her. He took her as his wife, but as a mortal she was forbidden to look at him. But her sisters convinced her to take a peek. Cupid punished her by leaving her. Their castle and gardens vanished with him and Psyche found herself alone in an open field. As she wandered around trying to find her love and win him back, she came upon Venus' temple.

Still jealous of her beauty and wishing to destroy her, the goddess of love gave Psyche a series of tasks that, once completed, would bring Cupid back to her. Each task was harder and more dangerous than the last— until for the final task Psyche was given a little box and told to

take it to the underworld. She was ordered to gather some of Pluto's wife's beauty, put it in the box, and bring it back to Venus. Venus thoughtfully provided her with some tips on avoiding the dangers of the realm of the dead. She warned Psyche not to open the box. Her final task completed, Psyche's human nature took over and she couldn't resist opening the box to see the beauty inside. But it was a trick and she found deadly slumber inside, causing her to fall lifeless to the ground.

Upon hearing of the death of his wife, Cupid rushed forlorn to her side. He gathered the sleep from her body and put it back in the box. Cupid forgave her for her human frailty, as did Venus. The gods, moved by Psyche's love for Cupid made her a goddess and granted her immortality. The reunited couple came to represent love itself.

Cupid continued bringing lovers together with his archery skills and Psyche the struggles and imperfection of the human soul. Sweet, huh?

What started as a pagan ritual of debauchery found itself to be a celebration of burgeoning emotional interest. So how do we get from these romantic myths and legends to the all-out commercialism of the holiday today? Evolution, my friends, evolution.

No sacrifices of goats, no assigning mates for a season, and no arrows or vain goddesses to deal with. Just a plain and simple show of love and caring. What could be easier?

Crosswords Solution

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S	D	I	N	H	S	E	U		M	R	I	S
A	L	A	T	R		B	U		A	L		S
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“Insurance Talk”

with Nick Brenizer of Golden Rule Insurance

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



Nick Brenizer, AIP, RWCS

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 found ways to pivot in reaction to the pandemic, finding cloud-based platforms as a resource of working remotely. As these companies turn to technology to meet their needs, the threat of cyber security breach 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 deliber-

ately abusing their companies' systems for financial or personal gain.

6. Physical actors: Physical actors who stole devices that held sensitive 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.

Crossword Puzzle

THEME: CLASSIC TOYS

ACROSS

1. Sri Lankan language
6. Something to chew on, especially for cows
9. Mascara holder
13. Muscat resident
14. " _____ Flew Over the Cuckoo's Nest"
15. Father, colloquially
16. Jewish folklore creature
17. Debtor's letters
18. Art class prop
19. *Barbie's little sister
21. * _____ 4 game
23. One less than jack
24. * _____ Frog educational toy
25. Nutcracker's distinguishing feature
28. Taboo, alt. sp.
30. Cooking fat
35. Deserter's acronym
37. President's David
39. Shower accessory
40. Pro _____
41. Conical dwellings
43. Prep flour
44. *Thomas or Henry, e.g.
46. Law school test acronym
47. Genealogist's creation
48. Maurice of "Where the Wild Things Are"
50. Flying saucers
52. Make mistakes
53. Chemically-induced curls
55. Harry Potter's Hedwig
57. *Certain Patch
61. *Not real dough
65. Normal
66. Clingy seed container
68. _____-_____la
69. Theater curtain fabric
70. Put into service
71. Female deer, pl.
72. Pub offering
73. Goo on a trunk
74. What's in your e-wallet?

Solution on page 14

DOWN

1. Duds or threads
2. Wildly
3. French Sudan after 1960
4. All thumbs
5. Marine gastropod
6. Coconut fiber
7. *Shedding-type card game
8. Tie in tennis
9. Shark's provision
10. Part of cathedral
11. Work detail
12. "Stop!" to marchers
15. Correspondence friend (2 words)
20. Make, as in a law
22. Edible type of grass
24. Complete payment (2 words)
25. *Banned lawn darts
26. Fully informed
27. Supreme Teutonic god
29. Get-out-of-jail money
31. Like Neverland boys
32. France's longest river
33. Bid on a house, e.g.
34. *Certain gun ammo
36. "Best _____ schemes o'Mice an' Men"
38. "La Vie en rose" singer
42. Counter seat
45. Flamethrower fuel
49. Party barrel
51. Swaddle
54. Type of puzzle
56. Words in song, sing.
57. Intersection of two arcs
58. Ascus, pl.
59. " _____ after reading"
60. Switch's partner
61. Get ready, for short
62. Comedian Carvey
63. Ford contemporary
64. Jumble
67. North American country

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
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16						17				18				
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69						70				71				
72						73				74				



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As the Lake Churns

2023 Review

A review of the sales data from the full year 2023 compared to the previous year of 2022 shows that the number of transactions and the total sales volume were less in most categories. The average sales price continued to rise or hold steady in most cases.



Real Estate and Lake News with C. Michael Elliott

The number of waterfront residential homes, townhouses and villas priced under \$1 million closed in 2023 was 18 percent less than in 2022 and is almost half of what closed in 2020. The average sales price of those properties rose by 60 percent from 2020 to 2023.

The number of offwater residential homes, townhouses and villas priced under \$1 million that closed in 2023 was 24 percent less than in 2022 and is almost 30 percent less than the number of closings in 2020. The average sales price of the offwater residences increased by just under a third.

Closings for condominium units held fairly steady with a 6 percent decrease in transactions in 2023 year to year. The decrease from 2020 to 2023 was 37 percent. The average sales price remained the same.

Residential homes selling over \$1 million saw a slight decrease of 2 percent from 2022 to 2023. This has been a change from the previous 3 years which each saw an increase and comparing 2020 to 2023, there were 40 percent more upper end sales in 2023. The average sales price decreased slightly in 2023 by 5 percent.

Waterfront lot sales increased slightly in 2023 with a 4 percent increase. The average sales price decreased some in 2023 year over year but is showing an increase of 30 percent compared to 2020.

Inventory continues to be the biggest hurdle in my industry both locally and across the country. I think we will see more availability in the Lake of the Ozarks market this year due to the number of properties purchased as investment or vacation rental units. I'm seeing a trend here and nationally of rental by owner units having difficulty

keeping occupancy rates up.

Confidence in Lake of the Ozarks is high. Numerous commercial projects are either in the planning stages or actively under construction. I am currently working on a large project for the Blue Heron site. I hope to be able to share more details soon. If you haven't seen the video for this, please take a look at YourLake.com/BH

Some of you may have seen news reports regarding the anti-trust lawsuit over real estate commissions that occurred recently in the Federal US District Court in Kansas City and the subsequent cases that are making their way across the country. Karen and I are here to answer questions about how we handle our business, including what fees we charge. When you hire us, you are in control of what and who you are paying. There are also no hidden fees at closing or surprise costs for a transaction or file maintenance. We will always operate with transparency.

All data based on information from the Lake of the Ozarks Board of Realtors MLS for the periods of January 1 through December 31 of 2020 through 2023.

C. Michael Elliott 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.

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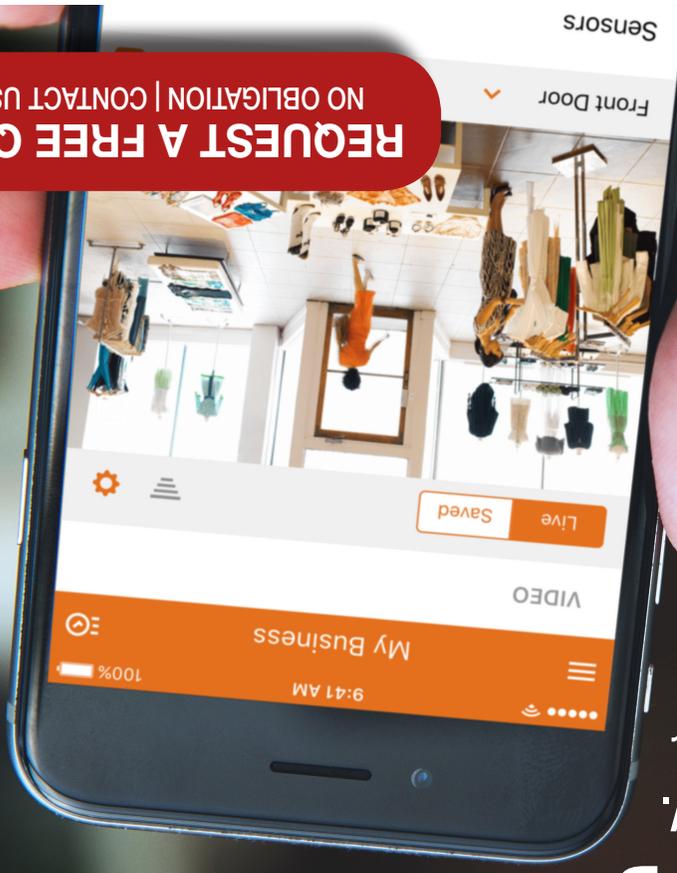


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