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Boating



NEWS IN BRIEF



World's greatest hobby

March 26 9am - 3pm, Pg. 20



Phunny Money

Harder to detect fakes Pg. 15



Shamrock Time

Celebrate St. Pat's Day Pg. 12

Two Casinos?

Group vies for Lake Casino Pg. 13

Gadgets & Gizmos

Everyone's favorite techie feature. Pg. 13



Crossword

Fill in the blanks on: 21 Solution: 23

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 3

MARCH, 2022

Osage Casino design plans are revealed

By Nancy Zoellner

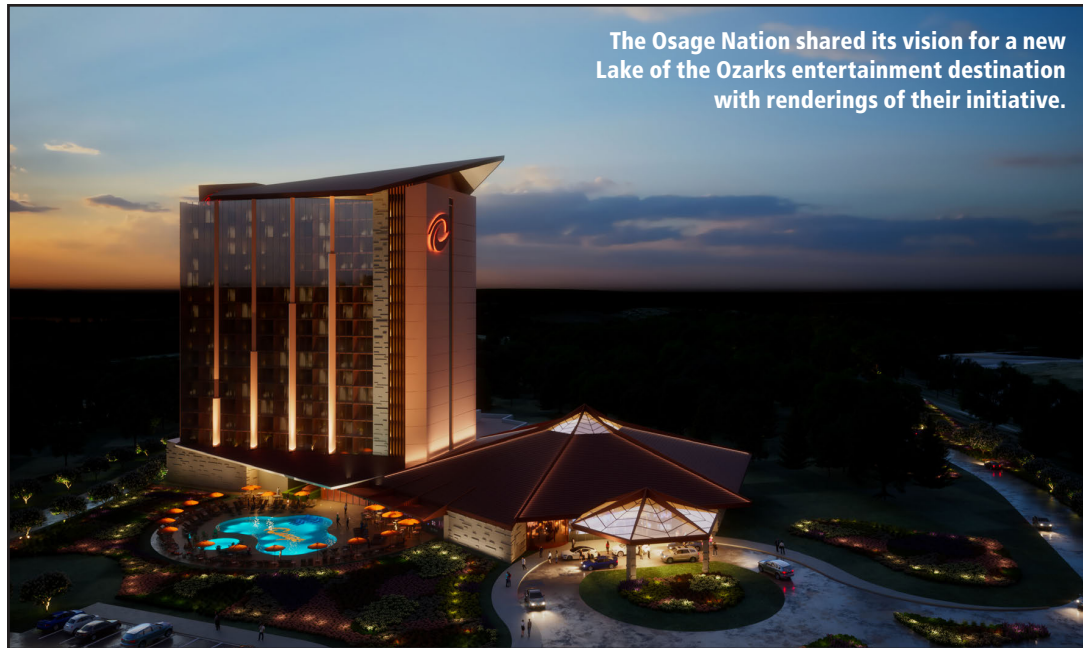
Ever since the Osage Nation announced it planned to build a casino and entertainment complex at the corner of Bagnell Dam Boulevard and the Osage Beach Parkway in Lake Ozark, rumors have been flying on what that project would look like.

Those rumors were put to rest in mid-February when an architect's rendering of the project was released. According to a press release accompanying the rendering, the project will be completed in multiple phases with an estimated \$60 million investment in the region. Phase 1 includes construction of a casino, sports bar, restaurant, and meeting space. Plans also call for construction of a hotel, which will have general hotel rooms, suites, a fitness and exercise facility, a pool and hot tub, and a pool bar.

Phase 1 construction is expected to start upon approval from the United States Department of Interior.

To ready the land, in January the Osage Nation placed a public notice in the Eldon Advertiser stating that they were seeking requests for proposals from qualified demolition contractors to tear down the now-vacant Quality Inn motel, which is on the property. Proposals were to be accepted until 3 p.m. Central time on February 15, 2022, at Osage Casinos Central Services in Tulsa, Oklahoma.

Rich Chrismer, one of the attorneys representing the Osage Nation, said it is their plan to begin the demo no later than mid-March and that Osage Casinos



The Osage Nation shared its vision for a new Lake of the Ozarks entertainment destination with renderings of their initiative.

hopes to announce the contractor it has chosen as soon as possible.

In the meantime, Bryant Auction was hired to liquidate the items left when the motel closed. According to Lake Ozark Alderman Dennis Klautzer, because the motel was recently remodeled, much of the content is new or like new.

"Bryant will be auctioning everything that's in the hotel - 100 nearly new televisions, beds, furniture - even the candy in the candy machine is still worth eating," he told aldermen at their February 22 meeting. "The Osage Nation will be giving the money they raise to Kids Harbor and other charities around the Lake. Many people think they're here to take from the community; they're also here to

give and they're doing it right now - not in two years. I think that's commendable."

Items to be included in the auction were on display Friday, February 25. The auction is scheduled to begin at 10 a.m. March 5.

Osage Chief Geoffrey Standing Bear said they were looking forward to working with both the local community and the state to "provide positive economic benefits to the Osage people, as well as those who reside on Osage ancestral lands."

According to information provided by the Osage Nation, on average, 90 percent of the workforce employed at similar facilities operated by Osage Nation are non-tribal members. They anticipate the casino will create 120 job

openings paying between \$35,000 and \$150,000 per year - something that Alderman Bert Westbrook said could be problematic.

"They're going to take from the pie of the people we have. I know that in the experience of St. Louis, they said it really hurt them when (the casino) first came in. They lost a lot of staffing because of the really high pay they offer. It's just something to think about," he said.

However, Newberry said better-paying jobs with benefits would be a positive for the community.

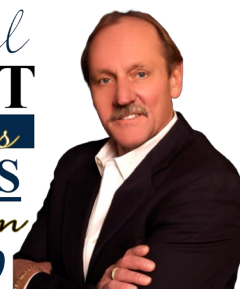
Aldermen also expressed concern that builders would not be required to follow local building codes. However, in an earlier

continues on page 23

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Armchair Pilot

By Nancy Zoellner

TO STRENGTHEN ITS BORDERS amid increasing threats of terrorism, beginning January 1, 2023, all U.S. citizens who want to travel to the 26 members of Europe's Schengen Zone must first register with the European Travel Information and Authorization System (ETIAS) or risk being denied entry. The Schengen Area consists of 26 European countries that abolished their internal borders to allow unrestricted movement between those countries and which have joined forces to fight and prosecute crime. By requiring visitors from not just the U.S. but also from more than 60 other countries to register, the ETIAS can identify possible threats and keep those travelers from entering. The program was to be put into place January 2021. However, an issue with the electronic system caused a delay. For more information, visit <https://etias.com/>.

COVID-19 VACCINATIONS are also required for entry to many European countries. For an updated country-by-country guide, visit <https://www.travelpulse.com/resources/covid-travel-map>. Entering travel details on the map gets instant, detailed info on travel restrictions,



quarantine requirements, testing rules and documentation required for travel. Travelers should also visit travel.state.gov for travel advisories and other information. Travel Pulse also suggests visiting a specific country's tourism website to see the most detailed entry guidelines.

IF EUROPEAN TRAVEL is too tame for your tastes, consider flying with Virgin Galactic with tickets priced at \$450,000. Per the website <https://www.virgingalactic.com>, "Your 90-minute journey begins with a smooth runway take-off, as our spaceship, attached to the mothership, ascends towards the skies. Our spaceflight system utilizes an air-launch, meaning your journey to release altitude is calm and enjoyable. After climbing to the release altitude of approximately 50,000

feet, you'll hear the pilots call, "3,2,1, release" as the spaceship is freed from the mothership. After a few short moments the rocket motor will ignite, and you will propel toward the stars, quickly reaching exhilarating speeds of up to three and a half times the speed of sound. After approximately 60 seconds, the pilots will shut down the rocket motor and you'll see the color out the window change from blue, through indigo and into an inky black, signaling your arrival in space. At this point you'll gently unbuckle and float effortlessly out of your seat in microgravity. The cabin is designed for your enjoyment, including 17 windows for the breathtaking views of Earth. <https://www.virgingalactic.com>."

LOOKING FOR A PEACEFUL vacation spot? The Institute for Economics and Peace (IEP) study can point you in the right direction. Its composite index used 23 qualitative and quan-



titative indicators, each weighted on a scale of 1-5. The lower the score the more peaceful the country. The state of peace was measured across three domains: the level of societal safety and security, the extent of ongoing domestic and international conflict, and the degree of militarization of 99.7 percent of the world's population. No. 1 - Iceland with a score of 1.1; No. 2 - New Zealand with 1.253; No. 3 - Denmark with 1.256; No. 4 - Portugal 1.267; and No. 5 - Slovenia 1.315. The U.S. came in at No. 122 with 2.337. This year's results show that the average level of global peacefulness deteriorated by 0.07 percent. Visit <https://www.visionofhumanity.org/maps/#/> for the full list.

ENOUGH IS ENOUGH. That appears to be the attitude of U.S. airlines, which have decided to take the matter of unruly flyers into their own hands. According to the Federal Aviation Administration, airlines submitted nearly 6,000 reports of passengers behaving badly in 2021. To avoid continued problems in the future, carriers have been meeting with union officials and government agencies, including Homeland Security, in hopes of creating a nation "Do Not Fly" list for the worst of the troublemakers. Some of those

flyers have broken into the airplane cockpit, physically assaulted flight crew members, including breaking the nose of one, and attempted to open the door mid-flight. Many have been banned from the airline where they acted up, but just flew on another airline on their next trip because carriers don't typically share their lists.

THE POSTER CHILD of "Unruly Flyers" could be a passenger on a February American Airlines flight from Los Angeles to Washington, D.C. According to news reports, the large man walked into the cockpit area and grabbed a plastic knife and a champagne bottle, then attempted to break the bottle on the counter. He kicked and shoved the service cart into the flight attendants before attempting to open the aircraft exit door. After a flight attendant grabbed a coffee pot and smashed it on the passenger's head, several passengers assist the flight attendants, pulling him away from the door and punching him in the jaw as another passenger grabbed his neck and pulled him to the floor. Passengers and flight attendants then restrained the man with zip ties and duct tape and the flight was diverted to Kansas City, where FBI agents met the plane and removed the passenger.

GOOD NEWS WAS SHARED by the U.S. Travel Association. The organization produces a monthly summary of the latest economic, consumer and travel indicators, trends and analysis, including the latest data and trends affecting travel's recovery. Its Travel Recovery Insights Dashboard developed in collaboration with Tourism Economics, is supported by more than a 20 data sources and provides intelligence on the U.S. travel industry, tracking industry performance, travel volumes and predictive indicators of recovery including air and lodging forecasts among other gauges measuring the health of the industry. Key December Highlights: Travel spending nearly reached pre-pandemic levels in December 2021. Total travel spending tallied \$92 billion, a drop of just 2 percent below December 2019 levels and the strongest performance since the start of the pandemic. For the first time since the onset of the pandemic, hotel room demand fully recovered back to 2019 levels in December. Close to eight in 10 U.S. companies (79%) plan to conduct business travel in the next 90 days as of January - on par with October before the omicron variant hit. For the complete report, visit <https://www.ustravel.org/research/monthly-travel-data-report>.



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Little by little, more info on casino gets shared

By Nancy Zoellner

Although Lake Ozark will not receive any tax dollars from the Osage Nation casino, the city will still come out ahead.

That was the message shared by Mayor Dennis Newberry at the February 22 Lake Ozark Board of Aldermen Meeting.

“Everybody seemed to be concerned that they don’t give back – they don’t pay sales tax and they don’t pay real estate tax on the ground they purchased once it’s put into trust – and those are true statements. As a sovereign nation, they’re not taxed like a traditional casino would be, but they have PILOTS – Payment In Lieu of Taxes. Part of their ability to get a license and put a casino in any community whether it’s in Missouri or any other state is based on that agreement,” Newberry said. “There are two parts – a compact, which is an agreement with the state that a set number of dollars will go to the state, then get funneled down to the local level. And then there would be PILOTS that would be directed to a non-profit within our community. It depends on how the non-profit is structured but that money would get directed to

pay for things like road infrastructure, or to buy a new ambulance for EMS or something for the police department – whatever – so



they do give back.”

Newberry said he was told by representatives of the Osage Nation that they have those agreements in place with communities in Oklahoma where Osage Nation-owned casinos are operating, “and

they have told us that’s what they expect to do here, but I can’t tell you what that’s going to look like – whether it will be a \$100,000 annual commitment or a several-million-dollar commitment. And I think the nonprofit will be structured so that dollars may be spent outside city limits in Miller and Camden counties. In time we will learn that but some of that will probably be based on projections that they don’t even have completed yet.”

According to Newberry, he obtained the information at a meeting he organized between a task force consisting of seven members of the Bagnell Dam Association of Realtors and Bryce Crowley and Brittany Robbins. Crowley is an attorney with Rolla-based Steelman Law Firm, which is representing the Osage Nation. Robbins is a public relations and communications strategist with Strategic Capitol Consulting, which was founded by Steve Tilley, former speaker of the Missouri House of Representatives and contracted to handle public relations for the casino.

The mayor said the task force was organized to gather statistics on the shortage of affordable

workforce housing and the staffing situation at the Lake so that information could be shared with the Osage Nation.

He also said that discussions revealed that the Osage Nation has a strong commitment to stop substance abuse. A Google search found that in both 2016 and 2018 they received grants totaling more than \$3 million to promote early intervention strategies and implement programs to reduce risk factors for suicidal behavior and substance abuse and reduce underage drinking and nonmedical use of prescription drugs among Native youth in the Osage Tribal Jurisdiction.

Newberry said the discussion between the task force members and Osage Nation representatives also revealed that:

- Rural communities that have gaming have been impacted in a positive way by providing better paying jobs, year-round employment, and diversification by offering “something to do” in the winter.

- The process to gain the right to develop the casino would be handled through the Department of the Interior and the Bureau of

Indian Affairs, and, although no other details were provided, the process was said to be “well underway.”

- While an architect’s rendering of the proposed entertainment complex, projected to include a casino, sports bar, restaurant, and meeting space in Phase 1, and, later, a hotel, was released in late February, those components might not be built until a later date. However, a “temporary” casino facility could be open for business within the next couple of years, according to Newberry.

Although since making the announcement in October 2021 that they planned to build a casino in Lake Ozark, no one from the Osage Nation has attended any meetings to speak to city’s board of aldermen Newberry said he felt that would probably happen within the next six months. In the meantime, he said he would continue discussions on his own with the Osage Nation, “and eventually we’ll get Bryce here so we can ask more direct questions.”

He said that, in the meantime, everyone should take a “wait and see approach” until more information was shared with the public.

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March 8: Growing Your Business Globally - Three Bold Women Business Owners Unearth the Hidden Gems to Taking a Business Global

What does it take to go global? It's not one thing that propels you to success. Rather, it's a series of things that must be done well that will get you that much closer to improving your overall growth potential and conducting business with customers the world over.

In this webinar, three experienced global women entrepreneurs: Laurel Delaney, Lena Phoenix, and Debra Dudley share successes building e-commerce sales globally, leveraging a Shark Tank experience, turning Made in USA products into a competitive advantage, and shipping worldwide - all to make the world their business. Join this webinar to learn about:

- Why going global is essential for companies to remain competitive
- Being BOLD during uncertain and challenging times
- Leveraging a Shark Tank experience created new opportunities for growth
- Using governmental organizations can boost your global growth
- How to get paid and ship on global deals
- Uncovering new pockets of global growth

March 9: Drive Traffic to Your Website with SEO

Anyone with a website or business presence online can benefit from search engine optimization (SEO), the process of helping search engines find and display your site in search results.

Hosted by one of Google's internal SEO experts, this workshop will give you a behind-the-scenes view into how Google approaches SEO for its own sites. You will learn practical strategies that you or your web development team can implement to help drive traffic from Google Search to your site.

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access the best of Google's trainings and tools to grow their skills, careers, and businesses. You can learn more at grow.google.com.

March 10: Comparing E-Commerce Platforms- The Criteria that Matters to Your Online Store

When starting or scaling an e-commerce business, the right commerce solution is more than an efficiency-boosting tool - it can be the key to long-term growth. With a complex market of commerce platforms to choose from, it may seem overwhelming to research, evaluate, and select the best one for your business.

In this session hosted by Ryan Kelly, VP, E-Commerce & Alliance Marketing, guest speaker Emily Pfeiffer, Senior analyst at Forrester, will share her insights on the commerce solutions category, and prepare you for your own vendor selection process. Tune in to their webinar and choose the best e-commerce platform for your business with confidence.

You'll learn about:

- The evolution of commerce technology, and how to think about it now
- Major commerce providers and how they differ from each other
- How to assemble the right players (within your org/partners) to guide your decision
- The right questions to ask yourselves - and your potential commerce vendors
- The rest of your commerce tech ecosystem, beyond the commerce solution itself

March 17: 3 Tax Saving Secrets Every Company Needs to Know Today!

In this webinar, we'll cover how to check if you qualify for the Employee Retention Tax Credit BEFORE it expires at the end of the year, without doing a ton of research yourself.

We'll even show you insider secrets on how to select the ideal tax credit & incentive expert for your unique situation!

In fact, here's just a sample of what we'll answer for you / cover on this incredible webinar:

- What are the top 3 Tax Savings Secrets Every Company Needs To Know Today!
- The fastest way for companies to take advantage of this VITAL resource
- Why your current CPA/tax preparer may not be aware of all the tax credits
- How to get your most urgent tax savings and incentive questions answered now

March 24: Packaging Tendering - How Pickup and Drop-Off Make a Difference to Your Bottom Line

You've given careful planning and consideration to every part of your online shopping experience and the costs associated with each one, from driving customers to your website to using a seamless checkout process, fulfilling orders efficiently and offering affordable shipping options. But your control over costs doesn't end there - the way you package and tender each shipment can also make a difference to your bottom line.

In this session, FedEx Services Alliances Marketing Director Brian Dunagan discusses how to maximize your profits by utilizing the best method of package pickup and drop-off for each order, packaging types and services available at Retail network locations, and consultations for cost-effective packaging solutions.

You'll learn about:

- Drop-off at Retail and Returns services
- On-call package pickup
- Scheduled package pickup
- Fees associated with pickup and how to save money with drop-off
- The advantages of drop-off, including more hours to take and fill orders each day, and more income for you
- Packaging services at retail networks—solutions for every type of shipment, such as sustainable packaging and customized packaging

March 31: How to Engage your Customers and Maximize Sales Success

Join this webinar, where presenter Steve Goldstein shares innovative and creative ways to engage your customers and achieve greater sales success.

As VP of Sales for a \$15 billion medical supply company, Steve will share some critical strategies and approaches that will help you become an indispensable resource for your business.

By the end of this webinar, you will:

- Learn fresh and simple strategies you can use right away to maximize your sales success
- Achieve greater confidence to most effectively engage your customers
- Be challenged and driven to find a renewed focus and passion for your business

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

If your website is not growing your business, HERE'S WHY!

90% of business owners report thinking their website is useless for marketing.

The sad part is that they're right! Most sites just give business basics like the phone number, the location, and the hours. Just the basic stuff that people need to know, and hopefully it is an easy-to-find spot.

But the fact is when people hit your website, less than 2% actually convert. (Conversion means they either call you, fill out a form, or email you... something like that.) What happens as a result of that is that you end up throwing money away by spending it on advertising instead of investing it in a strategy that helps that advertising lead to better conversions through your website.

Once you get customers to your website, give them a reason to convert! 98% of online visitors leave a website without filling out a form.

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The idea of a lead magnet is that it's something of value that someone will download when they get to your website. If they have not yet made the decision to call you and engage in your services, you are offering them something of value to take away in exchange for an email address. So you are list building, and building that list is essential. You should be list building in your business every single day.



Sandy Waggett

The nurturing funnel comes next. First, the lead magnet captures the email address, and then your nurturing funnel kicks in right away with a series of engaging emails that offer value, growing that lead into a business relationship with you over time. These are not sales emails. They are emails that provide value and establish you as the expert, position you apart from your competition, and convince people to trust that investing money with you is the best way to solve their problem!

If you are one of those business owners that thinks your website is not helping you close more business and get more clients, then you really need to give this strategy a try. If you have questions about how to implement this strategy, give the team at MSW Interactive Designs a call!

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Blog: <http://put-the-web-to-work.blogspot.com>
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COMMERCIAL LITIGATION



CONDOMINIUMS

The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

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

Ads can't misrepresent, attempt to trick consumers

By Nancy Zoellner

Federal law says that advertising must be truthful, not misleading, and, when appropriate, backed by scientific evidence. The Federal Trade Commission (FTC) enforces these truth-in-advertising laws, and it applies the same standards no matter where an ad appears – in newspapers and magazines, online, in the mail, or on billboards or buses. The FTC says it look especially closely at advertising claims that can affect consumers' health or their pocketbooks – claims about food, over-the-counter drugs, dietary supplements, alcohol, and tobacco and on conduct related to high-tech products and the Internet.

etbooks – claims about food, over-the-counter drugs, dietary supplements, alcohol, and tobacco and on conduct related to high-tech products and the Internet.

Advertorials like the one used to market the PrimeGuard Security Camera might not pass that test.

That company included a story about an Osage Beach couple who was burglarized to promote their product. It's a pretty startling story – except Lt. Michael O'Day with the Osage Beach Police Department said it didn't happen.

According to Bonnie Patten, executive director of Truth in Advertising, anything but the truth is prohibited by law.

"This kind of fear mongering to frighten consumers so they'll buy a good or service is incredibly common. Not all fear-based marketing is deceptive, but in a situation, where the company or marketer is lying, that is deceptive and a violation of FTC law," she said.

The story, which can be found at <https://getprimeguardcam.com/gadgets/securitycam.php>

?affId=CA9C63DD&c1=primeguard_us&c2=960100-10721&li_did=7744d8f9-249a-36ab-a056-e4a89d269010 reads:

The investigation continues into a burglary that almost turned tragic.

By Hector Kramer | Sunday, February 13, 2022

Tom and Sarah, a 68 and 72 year old couple from Osage Beach, Missouri, are lucky to be alive after two masked intruders smashed windows with crowbars and entered their home in the middle of the night. The intruders took a safe containing about ten thousand dollars in cash and a few jewelry items with sentimental value. They fled the scene in the victim's car, which police later found abandoned several miles away on the side of the street.

The investigation continues, police say, because as of now there are no suspects in the case. In the month of January alone, hundreds of burglaries have been reported.

The disturbing trend: all of

home burglaries, police are now emphasizing that people, especially the elderly, make home security a higher priority. It doesn't always have to cost an arm and a leg to set up, either.

"Even something as simple as a security camera, or a couple of security cameras, will make a big difference. Putting a couple of them up around your home, it's the easiest and most effective way to prevent burglaries. Of course, you want to be careful—some manufacturers are subpar in terms of quality, and some are even rip-offs that charge monthly subscription fees that end up costing thousands of dollars over a lifetime. I personally recommend the PrimeGuard Security Camera on my own home." – Sheriff Ron Dowling."

The story goes on to say that Tom and Sarah immediately took the advice of the police and bought the PrimeGuard system because it was "affordable and had no monthly fees." Five months later, the same suspects returned to



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PrimeGuard

Osage Beach, Missouri: While More Elderly Couple Used A New Security Device That

Hector Kramer | Saturday, February 12, 2022

these burglaries seem to be targeted attacks of the elderly.

"We've been seeing this a lot more recently," Sheriff Ron Dowling said. "Unfortunately the elderly are easy targets for crimes of this nature. They usually don't have the proper security systems in place to protect themselves, and these criminals know that."

In light of the rising number of

their home but before they could break in, they were detected on the cameras, Tom and Sarah called the police and the burglars were caught not more than 10 minutes later, less than a mile away from their home.

According to O'Day there was no such burglary. No one used crowbars to break out windows, *continued on page 15*

Learn how your eyes on the sky can save lives



Boaters need to get off the water as soon as they see storm clouds (like these spotted at the 9 mile mark) gathering. To get notice of approaching storms, residents and visitors in Camden County can visit <https://emacamdenmo.org/emercyncotifications/> to receive emergency alerts via cell phone, television, landline, computer (social media), weather radio, outdoor storm sirens, and radio.

By Nancy Zoellner

While not an “official” designation, Tornado Alley is a corridor-shaped area of the U.S. where there is a high potential for tornado development. There is some debate over the areas to be included because tornado occurrences can be measured many ways. However, the states most commonly included are Texas, Oklahoma, Kansas, Nebraska, Iowa, South Dakota – and Missouri.

With an average of 40 tornadoes each year, Missouri ranks 10th in the nation.

Even though the National Weather Service has access to data from the most sophisticated technology available, that technology isn’t foolproof. Storm spotters – the boots on the ground – provide “ground truth” to the NWS. With spring just around the corner, the NWS will be holding four Virtual Storm Spotter Training courses this year. The training, which is free and open to everyone, is scheduled for 7 to 8 p.m. March 17, 10 to 11 a.m. March 19, 1 to 2 p.m. April 5, and 7 to 8 p.m. April 12. Virtual presentations are conducted using GoToWebinar.

The training, presented by NWS meteorologists, will include a presentation containing information about identifying and reporting severe weather, spotter safety, severe weather climatology in Missouri and Kansas, thunderstorm structure and threats, and more. The programs run 60 to 75 minutes. Participants will be able to ask questions. Register at <https://www.weather.gov/sgf/SkywarnSpotter>

“They act as our eyes and ears in the field. Spotters’ reports help our meteorologists issue timely, accurate, and detailed warnings by confirming hazardous weather detected by NWS radar.

According to the NWS, Spotters also provide critical verification information that helps improve future warning services. “SKYWARN Spotters serve their local communities by acting as a vital source of information when dangerous storms approach. Without spotters, NWS would be less able to fulfill its mission of protecting life and property.”

Everyone is also urged to join the NWS and the Missouri State Emergency Management Agency on Facebook and Twitter for Severe Weather Preparedness Week. From March 7 to 11, different topics to be covered each day include:

Monday - Receiving Weather Information
Tuesday - Tornadoes
Wednesday - Lightning
Thursday - Wind and Hail
Friday - Flooding

TORNADO DRILL

Everyone – including business owners and managers – are also encouraged to participate in the Statewide Severe Weather Tornado Drill set for 10 a.m. Tuesday, March 8 and treat the drill as if it were an actual tornado warning. The purpose of the drill is to test everyone’s readiness for a tornadoes.

The NWS will issue a Routine Weekly Test (RWT) to NOAA Weather Radios to initiate the drill. In Missouri, this is a change from past years in which a true Tornado Warning was issued.

DO YOU HAVE A STORM SHELTER?

The Camden County Emergency Management Agency keeps track of storm shelters in the county so after the storm passes they can check on individuals to make sure they are not trapped. Call 573-346-7108 for information on how to register.

TORNADO INFO

From weather.gov and National Oceanic & Atmospheric Administration (NOAA) National Severe Storms Laboratory:

- As a general rule, the surface dewpoint needs to be 55 degrees Fahrenheit or greater for a surface based thunderstorm to occur.
- Thunderstorms typically travel at a speed of about 12 miles per hour, but some storms move much faster. Supercell storms can move as fast as 40 to 50 miles per hour.

• Most storms continually evolve and have new cells developing while old ones dissipate.

• Straight-line winds, which can also cause extreme damage, define any thunderstorm wind that is not associated with rotation.

• A Tornado WATCH is issued by the NOAA Storm Prediction Center meteorologists when weather conditions are favorable for tornadoes and severe weather.

• A Tornado WARNING is issued by NOAA National Weather

Service Forecast Office meteorologists when a tornado has been reported by spotters or indicated by radar and there is a serious threat to life and property to those in the path of the tornado. A tornado warning indicates that you should act immediately to find safe shelter. A warning can cover parts of counties or several counties in the path of danger.

• Tornadoes can happen at any time of year and at any time of day or night, but most tornadoes occur between 4 and 9 p.m.

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Osage Beach taking heat for hot water, HVAC requirements

By Nancy Zoellner

In mid-February Uriah Macomber started a petition on Change.org to overturn a section of the International Building Codes adopted by the City of Osage Beach. The “code of contention” states that as of January 1, 2022, a building permit must be obtained prior to altering or replacing any existing plumbing or mechanical system, including water heaters and HVAC equipment.

According to Osage Beach Building Official Ron White the requirement has been on the books since he started working for the city in December 2003. Like many other municipalities in the Lake area, the city just never enforced that section of the code.

“This is just a policy change – not a change in the code. The building codes are updated every three years by the International Code Council. The city of Osage Beach elected not to update its codes every three years but instead updates them every six to seven years. Last year we passed the 2018 codes and they went into effect July 1. In our budget meetings last year I mentioned that I’d like to implement the permit requirements just the way code states for water heater and HVAC replacements,” he explained. “The reason for that is that over the years, I’ve heard a lot of stories from homeowners and contractors regarding faulty installation. They usually start out, ‘You’ll never guess what I saw.’ or ‘Wait ‘til I tell you about this one!’ It’s humorous to hear but it’s also very serious and many things can go wrong. People say, ‘It’s just a water heater – a couple pipes, a couple wires – you’re done.’ But it’s not

that simple. You’re combining an enclosed water tank, electricity, and a high heat element or two so there are a lot of concerns. There are possibilities of electrocution, property damage, loss of life – so I don’t think we’re doing the service we should be doing unless we are inspecting these things.”

White said skeptics can visit MythBusters Exploding Water Heater on YouTube to see what can happen when a water heater isn’t properly installed.

White said letters about the policy change were sent to all contractors licensed to work in Osage Beach as well as supply stores and it was posted on the city’s Facebook page and website. Since the announcement was made, a lot of incorrect information has been shared on social media.

One person posted, “So if my air conditioner goes out at my business in August when it’s 100 degrees out, I’ll have to wait 2 weeks for a permit to get a new one installed? Seriously OB?” He followed up with this comment: “This is ridiculous. They said 10-15 days for commercial. 5-10 for residential. But could be longer.”

However, White said nothing could be further from the truth. “The permits are available online, so someone can download it, fill it out, scan it and email it back to us or they can come in to city hall, fill it out. On these, we don’t take more than a day to review them. In fact, in most cases, they fill out the application and we get it turned around in a couple hours. Many times, because we have two building inspectors, we can do the inspection the same day the permit is requested.”

Another comment posted to

the city’s Facebook page states, “If your water heater goes out at 5:30 on Friday you have to wait until Monday to get your permit.”

Also untrue, White said. The code states that in an emergency situation, the equipment may be replaced and the permit application submitted the next working business day. As per 2018 IRC, Section R105.2.1 Emergency repairs. “Where equipment replacements and repairs must be performed in an emergency situation, the permit application shall be submitted within the next working business day to the building official.”

While homeowners are required to get a permit, they can do the work themselves – they don’t have to hire a contractor. In addition, permits are not required for repairs. White said the city currently charges a minimum \$40 fee for permits but said he has talked to aldermen about doing away with the fee for the water heater and HVAC inspections.

In the meantime, he said he’s received a few calls from jurisdictions around the Lake area saying they too were considering the change, “but they probably aren’t considering it quite as extensively as they were before,” he quipped.

Lake Ozark City Administrator David Mitchell said that, to maintain consistency, in coming months the city would be working with the Lake Ozark Fire Protection District to adopt the 2018 codes but added that the city probably wouldn’t choose to enforce the code requiring inspections of water heaters and HVAC installations.

“Insurance Talk”

Life Insurance



Stacy Yacqui

Life insurance is one of those things that just about everyone needs but far too few people have. It’s easy to put off purchasing a policy when you’re young and relatively healthy. But the longer you wait, the greater the chances of something happening before you get yourself coverage. Maybe buying life insurance been on your to-do list for a while but you haven’t gotten around to it yet. When you buy life insurance, you essentially provide your loved ones with a safety net. If something happens to you, your family members can use your insurance benefits to cover bills and meet other financial needs. Life insurance policies generally fall into two categories: whole life and term life policies. Most people think of life insurance in terms of the payout it provides beneficiaries after the policyholder dies.

But certain types of life insurance can provide financial benefits, including a stream of income, for the policyholder during his or her lifetime. Life insurance with long-term care can help you pay long-term care expenses while preserving assets for your beneficiaries. Combination life insurance policies have become popular products in the insurance industry since they provide life insurance benefits along with a rider to cover long-term care.

Child life insurance is another

great option to prepare your children for the future. Child life insurance covers the life of a minor and is typically purchased by a parent, guardian, or grandparent. In general, these policies are whole life products, a type of permanent life insurance. This means coverage lasts for the child’s entire life if the premiums are paid and premiums are locked in, meaning they won’t go up. One of the benefits of whole life insurance is that it builds cash value — the policy’s investment component. A portion of the premium is paid into the account, which grows over time. At certain ages, such as 21, the child can take ownership of the policy and continue coverage, buy more, or cancel the policy altogether. You can withdraw money from the cash value account or borrow against it. When the child reaches adulthood, they can surrender the policy and receive the funds in full.

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Celebrate the wearin' of the green

By Nancy Zoellner

The Lake Ozark St. Patrick's Day Parade, the official kick-off of the season, will go on – it will just be shorter than usual.

With the bridge over Bagnell Dam closed for repairs, vehicles won't be able to cross the dam at the end of the parade route. Instead, they'll turn down Valley Road, loop back up to School Road and park until the last entry clears the Bagnell Dam Boulevard-School Road intersection at the top of the Strip.

David Mitchem told aldermen at their February 22 board meeting.

"You have to keep in mind, it's not one vehicle per entry," Mayor Dennis Newberry added. "The Corvette Club, for instance, has several vehicles but they count as one entry."

Mitchem said he had met with Bob Lynch, district engineer for the Missouri Department of Transportation, earlier in the day and was told that although they had hoped to have the bridge repair project completed by March

Midwest.

Everyone is invited to bring canopies, bring lawn chairs, bring food and drinks (but don't bring alcoholic beverages - Lake Ozark has an open container law) and certainly bring the whole family – decked out in green, of course. Plan to arrive early and stay late because this is the social event of the spring. As in years past, restaurants and bars are sure to offer specials on corned beef, cabbage and maybe even green beverages.

Organizers ask drivers to be careful driving down Bagnell Dam Blvd before the event while floats are lining up. The parade will start at 1 p.m. Bagnell Dam Boulevard will be shut down at 12:45 p.m. and will re-open around 3 p.m. Drivers wanting to enter or exit Horseshoe Bend Parkway will be able to use Highway 242. They will be allowed to pass through at gaps in the parade.

Groups that would like to participate in the parade can download the official entry form, available on the parade website lakestpatparade.com and return it to Benne Media at 160 Highway 42, Kaiser, MO. 65047 no later than March 7, 2022.

Along With a Plaque for "Grand Champion," 1st, 2nd, and 3rd place plaques will be awarded in two classes - businesses and civic groups. The entry fee is \$25 for business entries and \$20 for civic groups. Additional entries are \$5 each.

For more information call 573-348-1958 or email gsullens@mixon927.com.

The St. Patrick's Day Water Parade, sponsored by the Lake West Chamber of Commerce, is also going to be held on March 12. The begins and ends at Captain Ron's, located at the 34.5 mile mark by water or 82 Aloha Lane by land. The days starts with an optional breakfast at 8 a.m. The blessing of the fleet is at 9:30 and boarding of boats is at 9:45.

Celebration Cruises yachts loaded with party goers will then depart at 10 a.m. for a fun day on the Lake. Decorated boats are also invited to join the parade. Prizes for best costume and best decorated boat will be awarded. A raffle drawing will be held at Captain Ron's after the parade.

Call the Lake West Chamber at 573-374-5500 to purchase tickets for the Celebration or for more information visit <https://lakewestchamber.com/st-pats-water-parade/>.



Because the vehicles will have to park and wait for the parade to end, the number of entries will be limited to 75.

"This is the first time in the history of the parade that we've had to limit it. I think the normal number of entries is about 145 to 150. But the Special Event Committee felt that by cutting it off at 75, it won't cause a backup that will completely stop traffic," City Administrator

1, it didn't look like they would meet that projection. "He said a sealant material has to be applied to the metal joints and for that sealant to form up properly, it takes a temperature above 50 degrees – and not just in the air. The steel also has to be 50."

This year Benne Media will be hosting the parade, which, drawing an estimated 10,000 spectators, is one of the largest in the



A Matter of Trust

Are You An Emotional Investor?

Over the past few weeks, market volatility has increased substantially. While we would like to think that the investment process has no room for emotion, the truth is that many investors become nervous when financial markets begin to show signs of volatility. That's okay, and it's expected to have emotions when it comes to your wealth. But too much emotion can be hazardous to your long-term goals. We encourage you to stop for a moment and think about whether you are feeling or exhibiting any of the following signs of emotional investing.

Fear of loss. Many investors are generally motivated by fear or by greed. Research shows that, for many people, the pain of loss is larger than the sense of satisfaction from a gain of the same size. Taken to an extreme, fear of loss leads to investment paralysis. An excessively risk-averse investor may park funds in ultra-safe, low-yielding bank deposits or short-term Treasury securities until a decision is made, accepting long periods of low returns. Or winning investments may be sold off too quickly in an attempt to lock in gains, while losing investments manage to stay in the portfolio indefinitely.

Following the herd. Many people find it easier to go with the crowd, to own the current hot stock, mutual fund or other investment. At least that way, if the investment does poorly, one has plenty of fellow sufferers with whom to commiserate. But when the "crowd" is defined as one's family and friends, the crowd's investment goals may be very different from one's own.

Hair-trigger reflexes. Markets move on news. In many cases, the first market response is an over-reaction, either to the up side or to the down. Sometimes "news" is only new to the general public, and it's already been reflected in the share price through trading by those with greater knowledge. The true importance of any news event can only be discerned over the longer-term.

Generally, it's better to watch the market react to news than to



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager

be a part of the reaction. Remember that market dips may present the best buying opportunities but they're also the toughest times, emotionally, for making a commitment to an investment.

Betting only on winners. You've probably read the disclaimer, "Past performance is no guarantee of future results." The disclosure is required by regulatory agencies because it is indeed true. Higher returns are usually accompanied by higher risks. Ultimately, those risks may undermine performance.

Abnormal returns, whether they are high or low, tend to return to the average in the long run. Investing on the basis of the very highest recent returns runs a significant risk of buying at the top of the price cycle, with a strong chance for disappointment.

The alternative approach

To avoid impulsive decisions that may be tainted with emotion, you should have a long-term investment plan that is customized to your goals and your time horizon. Remember, longer time horizons give investors more time to recover from bad years, and more chances to be in the market for good years. When is the last time you had a review of your plan or even created a plan? Doing so will likely provide peace of mind and take some of the emotion out of your investment decisions. Contact Bart Schulte today at (573) 302-2474 or bart.schulte@centraltrust.net.

The information in this article is not presented as personal, financial, tax or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.

Will Lake Ozark play host to two casinos?

By Nancy Zoellner

A plan, more than a decade in the making, to bring gaming to the Lake might soon be coming to fruition.

House Joint Resolution 127, filed by State Rep. Ron Hicks on Feb. 8, 2022, would allow Missourians to decide if the state constitution should be amended to allow excursion gambling boats on or near the Osage River between Bagnell Dam and the Missouri River, and if one additional gambling license specifically for that stretch should be issued.

“Ron said he thought it was going to first committee the first week of March and feels confident that it will easily make it to the floor and pass in the House. He also feels good about the Senate. If it gets through the Senate, it will go to ballot and we have polling data that says it will pass. I was moderately confident with the last bill. I’m extremely confident with this bill because of what it will bring to the Lake,” said Tim Hand, the spokesperson and member of the Osage River Gaming Corporation, the group of investors backing the

move.

Hand said the gaming company they contracted to help apply for the license and run the operations has very good data on every casino. That data shows that a casino at the Lake would be a \$150 million to \$200 million development project, employing 700 people during construction and approximately another 700 people – mostly local – once it starts operating. It would generate at least \$100 million active revenue for the local economy and \$26 million per year in state and local taxes – something he said the proposed Osage Nation could never match.

According to MissouriCasinos.org, Missouri is one of the highest-taxed casino jurisdictions in the country, paying a net effective tax rate of 25.2% off the top, in addition to other business taxes. As a result, casinos are the state’s fifth largest revenue source, generating more tax revenue for the state than the other 160,000 businesses combined.

Hand said the group of investors who got together 12 years ago to bring gaming to the Lake knew it would be a win-win situ-

ation. They formed a couple corporations, bought land, and a few years ago started planning a citizens’ ballot petition like the one used to get medical marijuana on the ballot.

“If you collect enough signatures you can put an initiative right on the ballot for a vote. It costs at least \$1 million so we escrowed the money and hired a company to help us and in 2019, we were just getting ready to launch the ballot petition that would have added the Osage and open up some licenses. Right only 13 are allowed,” Hand said. “Rocky Miller was our state representative at the time and he was aware of our project and in favor of it. About a week before we were going to launch the ballot initiative, Rocky called and said to hold off because he might be able to get something through the legislature. He introduced HJR 87, it made it through the initial committee and was headed to the floor. We had polled it enough to know if we could get it on the ballot, it would pass. We were all ready to go and then COVID hit. Governor Parson pulled every bill that didn’t have

something to do with emergency COVID response, so like a lot of other bills, it just timed out.”

Because they didn’t want to move forward with the ballot initiative during COVID, Hand said they decided to cut their losses and sit on the sideline through 2020.

Then while talking to Ron Hicks’ legislative assistant at a luncheon in early 2021, he learned that the assistant supported the plan to bring a casino to the Lake area and said his boss did as well, “So he took me to meet him. When we got to his office, he was with the House speaker, and they asked what was on my mind. Hicks said he would introduce the bill and support it and also get co-sponsors.”

Over the summer Hicks met with the rest of the Osage River Gaming investors who, at Hick’s request, hired an attorney and lobbying firm. In the meantime, the bill language got worded, reworded and reworded again.

“The final draft includes the Osage River; it adds one license specifically for that stretch of river and it changes the location.

Instead of 1,000 feet from the shore, it allows the casino to be located 1,000 feet from the high water mark as determined by the Corps of Engineers. The Osage River varies a lot more than the Mississippi and Missouri rivers. When the flood gates at Bagnell Dam open, right below the dam the river gets four times bigger. If the casino was built 1,000 feet from the shoreline it would be in the flood plain and nobody wants to build a hotel and casino that’s going to flood.”

Hand said the Gaming Commission will still have to grant the license but feels confident they will do that.

“When they granted the Cape Girardeau license in 2010, they looked at the location that would provide the least amount of cannibalizing of the other casinos and bring the most ‘new’ revenue to the state. We’ve met with the commission and they’re not opposed to what we’re doing. My business partners who have retail and restaurants at the Lake said that 75 percent of their credit card receipts are from out of state so we definitely meet their criteria,” Hand said.

The Osage Nation is also hoping to bring a casino to Lake Ozark.

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3 Reasons Why Rates May Have Peaked

There have been some recent fluctuations in interest rates. Our mortgage lender at Lake of the Ozarks keeps a close eye on the rates. Rates reached a two-year high in recent weeks but have already started the descent back down. Does this mean that rates have peaked and are heading back down again? Team Lasson is here to help analyze what these changes may mean for those applying for a mortgage loan near Osage Beach, MO. Check out these points from a recent Mortgage Market Guide article:

1.) Financial Conditions Have Already Tightened

Part of the Fed's mandate is to maintain price stability (inflation). The Fed helps lower inflation by raising the Fed Funds Rate, which tightens monetary conditions and slows economic demand. If demand slows, prices come down.

Even though the next Fed Meeting is still one month away, and the Fed has not hiked rates since 2018, financial conditions have already tightened. The hawkish rhetoric and threats of multiple rate hikes have pushed up rates over the past 2 months to the highest levels in years. This has already had an impact on housing.

Of course, refinance mortgage activity is down sharply and that is to be expected with 30-yr rates up nearly 1% this year.

Now we are seeing an impact on new home sales. When you combine the lumber inflation, additional supply chain-related costs, and the recent uptick in rates, the National Association of Homebuilders reports that nearly 7 out of 10 borrowers can't afford a new median-priced home. This is an unsustainable trend. Either rates must come down a little to provide relief or home prices must come down or a combination of both.

Last Summer, in front of Congress, Fed Chair Jerome Powell was heavily criticized for creating "froth" in the housing market by purchasing mortgage-backed securities every month. What we don't know is how much "froth" the Fed wants to remove from the housing market. It's hard to imagine the Fed tightening conditions and allowing mortgage rates to increase so much that housing sees a sharp slowdown.

2.) Things Are Not All That Peachy

In addition to the inflation problem, the economy is decelerating. Economic growth is slowing. The consumer is assuming more credit card debt to pay for items and fuel costs are soaring. This is a very difficult environment for the Fed to hike rates aggressively.

Moreover, consumer sentiment and small business sentiment are down



sharply with the former at 11-year lows. In this environment with high inflation and low consumer sentiment, the Fed may try to be more patient with a hike rate and wait before approaching. Seeing the 10-yr Note yield decline beneath 2.00% suggests the bond market is not worried about runaway inflation but may be looking at the notion of slower economic times ahead.

3.) Russia/Ukraine Remains Unresolved

Uncertainty around Russia and Ukraine continues. When uncertain geopolitical events take center stage, the investment community adopts a risk-off trade and buys US-denominated assets like the US Dollar, Treasuries, and even MBS.

There is a fear Russia will indeed invade Ukraine and this will send the price of oil above \$100 quickly. High oil prices are a killer. It's a tax on consumers that goes uncollected. Should the Russia/Ukraine story escalate, and oil prices head higher, the Fed will have to soften its tone and be more dovish or accommodative. The opposite is true – if Russia/Ukraine comes to a political resolution, we could easily see rates pop back higher as the uncertainty is lifted. The longer this story lingers the less likely the Fed can be hawkish and hike rates.

The slowing of the economy in some sectors seem to be giving some relief to the interest rate. These conditions can shift at any time, which could send rates back up. That's why now is a great time to lock in your interest rate when you apply for a home loan at Lake of the Ozarks. If you're curious about what you would qualify for, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com.

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Harder to detect fakes now in circulation

With Spring soon returning and its influx of travelers to the Lake area, it's important to remember that scammers and shoplifters are not strangers to the Lake.

security strip to the right of President Grant's head passing down through the "U" in United. The strip should read "USA 50"; these fakes often read "USA 5". If the se-



Reports from around the country in recent weeks have indicated that surprisingly good fake \$50 2013 series bills are being circulated. Authorities in these areas are warning businesses to check bills for authenticity. It's important to note these counterfeit bills may pass the pen test.

Al Fester of the U.S. Secret Service said in an interview, "The Secret Service does not recommend the marker pen. These pens detect the starch contained in most paper sold. Genuine U.S. currency paper doesn't contain starch. If the bill is real, the ink turns yellow. But if it's counterfeit, it will turn a dark blue or black. The problem is that the counterfeiters are overprinting genuine currency."

"There are bleached notes, genuine notes, one dollar, 5 dollars, 10 dollar notes that are bleached and then raised to higher denomination notes," Fester said.

According to the US Treasury, to better spot a fake \$50, hold the bill up to a light - and look for the

curity strip is not visible when held up to a light, or if it is visible without a light, the bill is counterfeit.

Officials recommend using an inexpensive Black Light flashlight, as under ultraviolet light the \$5 bill glows blue; the \$10 orange; the \$20 green; the \$50 yellow; and the \$100 glows red. The Black Light (UV) Flashlights can found online for as little as \$8.

2004-Present notes contain "subtle background colors of blue and red, and include an embedded security thread that glows yellow when illuminated by UV light. When held to light, a portrait watermark of President Grant is visible from both sides of the note. The note also includes a color-shifting numeral 50 in the lower right corner of the note."

Should a counterfeit note be detected, don't try to confront a potentially dangerous person-- refuse to take the bill and contact law enforcement immediately. Try to recall information that may lead to the arrest of the individual(s).

Ads can't attempt to trick you

continued from page 8
steal a safe containing \$10,000 from under the nose of two sleeping residents, then getaway in their vehicle - and they haven't received reports of "hundreds of burglaries" since January.

The name of the sheriff of Camden County, where Osage Beach is located, is Tony Helms - not Ron Dowling. A Google search for "Sheriff Ron Dowling" finds he does exist and he is a sheriff - in Prince Edward Island, Canada.

Oddly, a Google search of the URL on an iPhone turned up the same story but this time, while the names were the same, the story said Tom and Sarah were in their home in Indianapolis, Indiana when burglars used crowbars to gain entry and steal the safe and car. A Google search conducted on a computer located in Jefferson City pulled up the same story about Jefferson City residents Tom and Sarah. Except for the different home town, the story reads exactly the same - word for word - in each story.

A check on the nine alleged purchasers who all gave the security camera system outstanding re-

views found that eight of them updated their Facebook profile photo on July 24, 2020 and they had no friends and no posts or information on their profiles. Only one reviewer had a long-running Facebook account.

It isn't until readers scroll to the very bottom of the page that they learn the story isn't true. That disclosure states:

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Patten said that under the law, businesses can't make a claim or statement "above the fold" in the ad, then negate those claims or statements in the fine print. "That isn't compliance with the law. You can't say something, then take it away. That won't cut it."

Patten said when consumers find a deceptive ad there are several steps they can take.

"They can file a report with the Federal Trade Commission. They have a consumer sentinel network where they aggregate consumer complaints and share that information with a variety of state and federal agencies. Consumers can also file a complaint with their state's attorney general consumer protection office," she said. "You can also alert your friends and family on your social media network that you've come across a scam and you can report the ad to non-profits such as ours and the National Consumer League's Fraud.org. And if you see the ad on a social media platform you can report it or flag it to those platforms."

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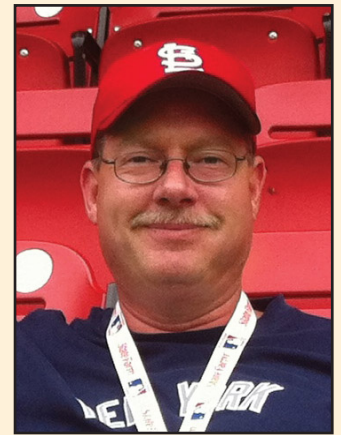
Managing Rental Property Small Change, Big Difference

Spring is just around the corner and this month we will look at how to get the most out of your money when it comes to redecorating and updating your home or condo. Use these easy tips to help make your property look better without breaking your budget or the bank.

The bedroom is a great place to start. New bedding can change the entire look of your bedrooms. The rooms will look fresh and appear updated with minimal effort and your cost will be around \$150.00 per bedroom. Just be sure to coordinate your new bedding with your current colors. When in doubt, keep it neutral and simple.

Lamps and artwork. The next step is to look at your lamps to see if they are dated, need new shades or if they even work properly. Sometimes new shades will do the trick (yellow, pleated or stained shades are definitely out of date) or you can replace the entire lamp for \$30.00 to \$60.00 per lamp. Artwork, especially the frames can become dated if not changed out periodically. Avoid 80's brass frames and find something that looks nice and fits the space. Wood frames are usually a good option. New artwork can be found in the \$40.00 to \$70.00 per piece price range.

Nothing right now makes a home or condo look more dated than old box televisions. Everyone has flat screens now and you look cheap and dated by not having them in every room. The bedrooms should have around a 32" and the living room a minimum of 40" to 55". You can now get a 32" for around \$120.00 and the 40" to 55" in the \$200.00 to \$300.00 range. Get smart



Russell Burdette

tv's to truly take advantage of your internet connection and today's improved technology.

Bathrooms. Change out that dated shower curtain with a new rod, hooks & curtain for less than \$50.00!

Interior Painting. This can be economical if you can do it yourself. If unsure on colors get some advice from friends, neighbors or peruse the internet for ideas.

Unclutter. It's time for a garage sale or maybe the dumpster for the following items; anything with 80's brass, box televisions, VCR's and anything prior to 2000. Also, dust catching fake greenery and floral arrangements are not in anymore. Keep your accessories simple and to a minimum.

So for a two bedroom condo you can spend around \$1000.00 to \$1500.00 plus tax and you would have updated bedrooms, flat screen televisions, new lamps and artwork! A couple of extra rentals per year due to your updating would pay for your new décor. Taking just a little bit of money, you can make some small changes that will make a big difference!

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

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As the Lake Churns

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



Real Estate and Lake News with C. Michael Elliott

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

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

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'World's greatest hobby' show returns this month

By Nancy Zoellner

The Lake of the Ozarks Train Club wants photos of your train layouts. They'll be judged at the club's upcoming spring train show and the winner will get a \$50 gift certificate to the Family Train Center in Camdenton.

The spring show of what is known as the "world's greatest hobby" is set to run from 9 a.m. to 3 p.m. Saturday March 26 at Community Christian Church, located at 1064 North Highway 5 in Camdenton.

Photos can be brought to the show, posted to the Club's Facebook page or they can be texted to Train Club President Ed Born at 573-286-7295.

"We're not looking for anything in particular in the layout. The club members will pick the one they like the most," said train club member Bob Lynch. "We're just trying to get people engaged and interested in the hobby and in the show. Some of our members will have their layouts set up so in addition to entering the contest, people can get ideas and share ideas."

Lynch said in addition to members displaying working layouts, vendors will be on hand selling everything from train sets to single engines, and from track to buildings and accessories. Vendors who specialize in train memorabilia are expected to attend and Born promised to have some new items, never before displayed at the show.

They still have vendor space available at \$15 per table. Call 573-286-7295 for more information or an application.

"We really appreciate our vendors, who travel from the state of Kansas, as well as from all over Missouri - California, Nevada, Boonville, Hannibal," Lynch said. "We also draw train enthusiasts from all over the state - some from as far away as St. Louis and Springfield. We're very thankful that so many people support our show and support Lake of the Ozarks."

Lynch said that in addition to photos, attendees should also bring their appetites with them because homemade biscuits and gravy and egg casserole will be available for breakfast and burgers and hot dogs can be purchased for lunch. Beverages and bottled water will also be for sale.

Those who are interested in getting started in the hobby or sharing the fun of trains with their children are also invited to call

Born to schedule a time to visit the Family Train Center at 989 East Highway 54 in Camdenton and run the club's trains on the 100-square-foot layout. Hobbyists can also bring their trains in and run them on the layout, which wraps around the room.

"We really enjoy running trains and to let others - especially kids - enjoy them, we participate in a couple community events. We've had layouts set-up at the air show in Camdenton and we've taken part in Christmas on the Square. I have a small 3-foot-by-six-foot layout that's easy to move around. We also have people who created layouts on doors - 30 or 36-inch

wide, hollow-core doors - that are lightweight and that fit in vehicles and they'll sometimes take those. We may try to get involved in a few more events. We just want to let people know we're here and that trains can be a lot of fun."

Photo (right): Interested in starting a fun new hobby or growing your existing collection? Stop by the Spring Train show where operating layouts will be on display. Train fans are also invited to the Family Train Center to try their hand at operating the train club's display. Photos provided.



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Crossword Puzzle

THEME: MARCH MADNESS

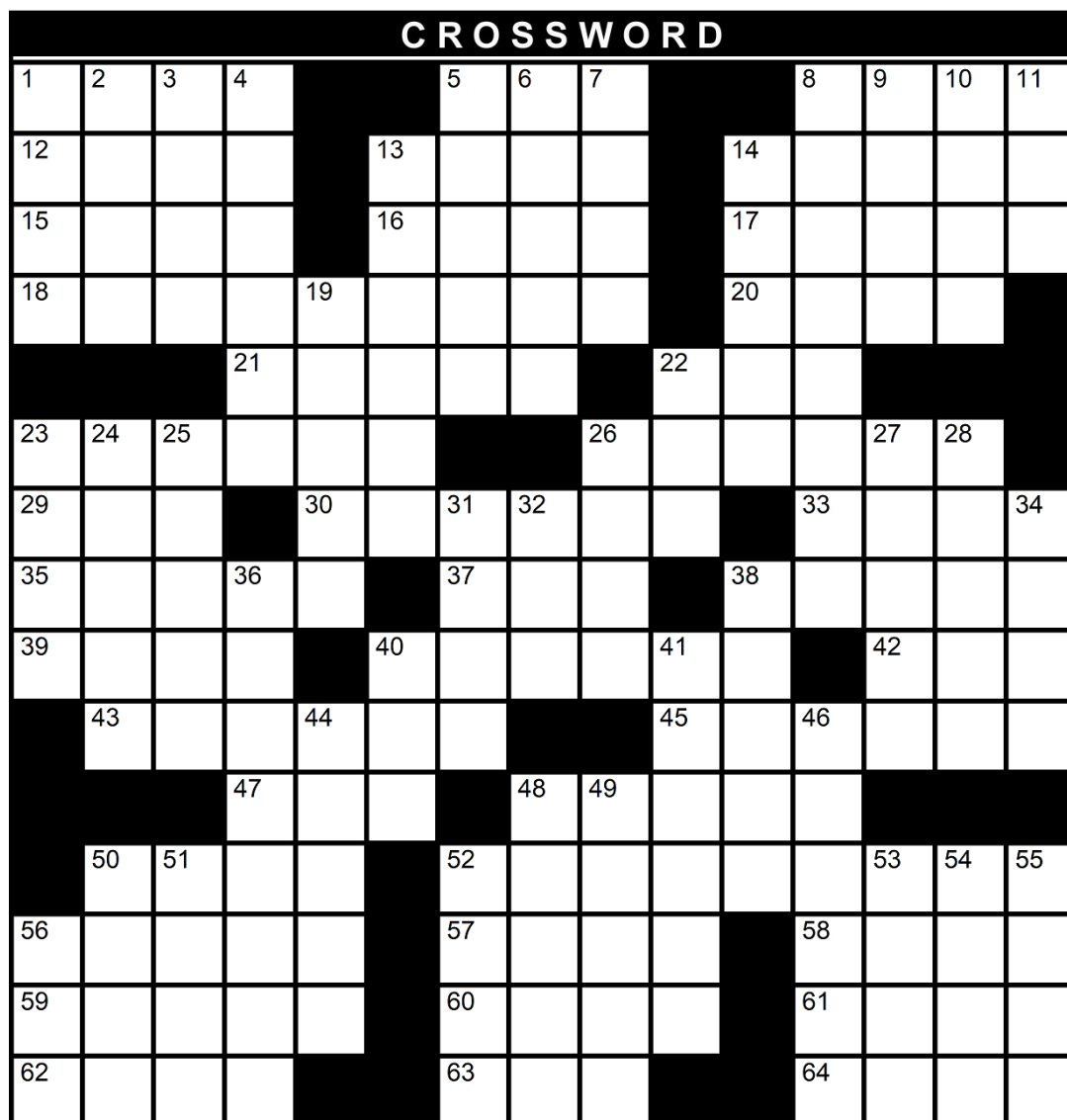
ACROSS

1. In ill humor
5. Like a ship?
8. Repeating word on South Pacific map
12. Man-eating fairy tail giant
13. Newspaper piece
14. Pertaining to the ear
15. Family group
16. Not the life of the party
17. Andean animal
18. *Like Sunday, the day of announcements
20. Bodily disorders
21. 19th century Robber baron Jay _____
22. Architect's software, acr.
23. Articulates
26. Soak up
29. Cuban dance step
30. Auditory canal, e.g.
33. Needlefish, pl.
35. "Star Wars" creator
37. Swindle
38. March edition, e.g.
39. Rest or settle
40. Johnny Cash's "Get _____"
42. *It never ends this way
43. Another word for acetylene
45. High or hilly land
47. Grazing spot
48. Copying machine
50. _____ code
52. *Those remaining in last weekend (Two words)
56. Gives off
57. Afghanistan's western neighbor
58. Beginner
59. Send in payment
60. Halfway around links
61. Besides
62. Biz bigwig
63. *D-_____ schools only
64. Swedish shag rugs

Solution on page 23

DOWN

1. _____ Brown and "What's Up, _____?"
2. Gawk at
3. River in Orenburg, Russia
4. Weasel out
5. Go bad
6. Massacre of the Innocents king
7. "I Dream of Jeannie" star
8. *Last year's runner-up from Washington
9. Like word of mouth
10. Those born under Aries
11. Chicken _____ king
13. Between 90 and 180 degrees
14. Spy's cover
19. Crocus bulbs, e.g.
22. *Network
23. *School with most titles
24. Car rack manufacturer
25. Like an implied agreement
26. Your mom's sister
27. Haile Selassie's disciple
28. Boston hockey player
31. Heart pain
32. Ken or Barbie, e.g.
34. *Placement
36. *First A in NCAA
38. Motivate
40. Biology class acronym
41. Benevolent
44. Leavening agent
46. Another word for golf club
48. Rice wine
49. Lacking sense
50. NYSE MKT, formerly
51. Frost design on a window
52. Porto____, Italy
53. Like acne-prone skin
54. Bear constellation
55. Fish eggs, pl.
56. Before, archaic





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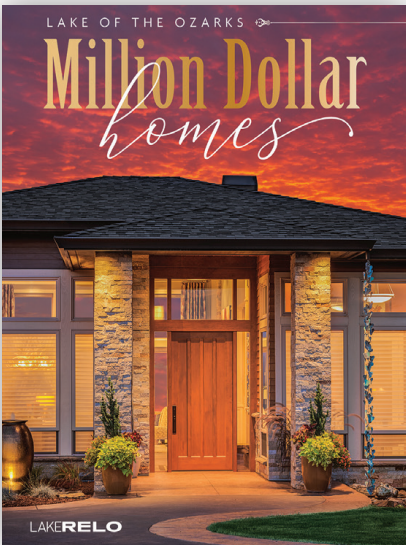
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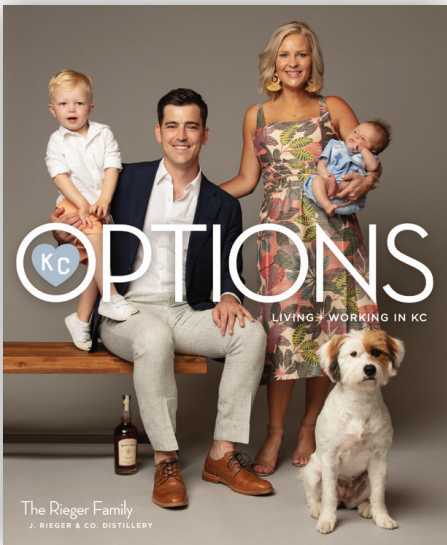
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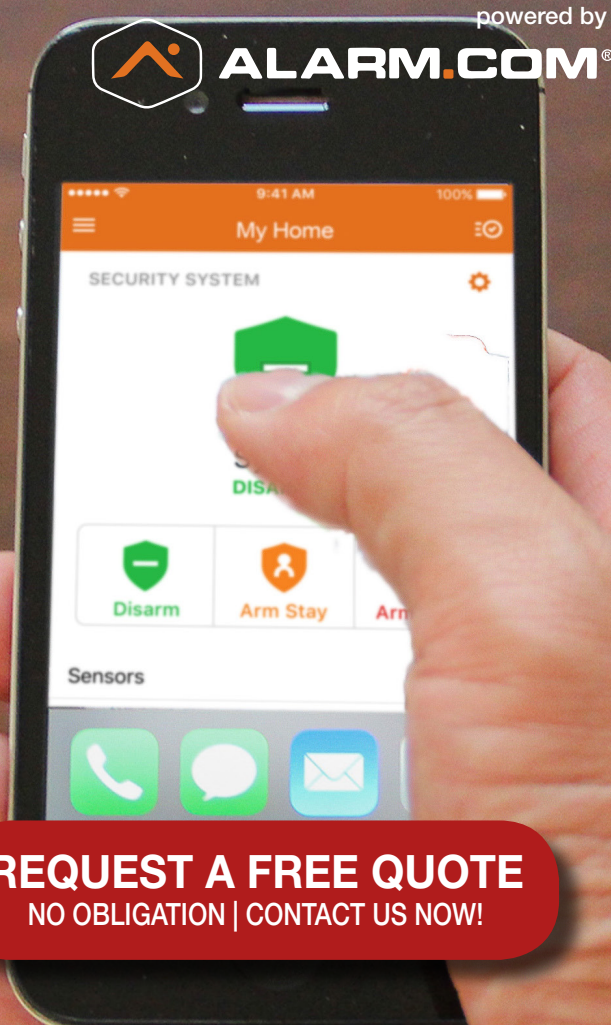
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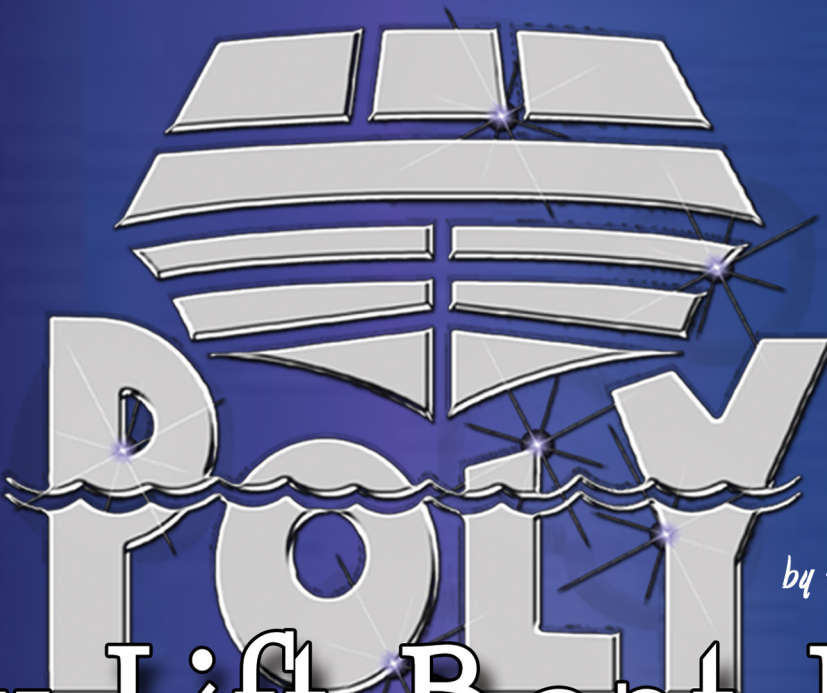


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