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BOATING ON BACK

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VOL. 19 -- ISSUE 3

MARCH, 2023

Boating



NEWS IN BRIEF



Funny Money 13

Counterfeit bills used at OB business



Park It With BFF 19

Best furry friends park needs support

Down The Road 11

LO again considers funding options

Tech & Lifestyles

Your dose of cool gizmos and gadgets. Pg. 23



Crossword

Fill in the blanks on: 17 Solution: 20

Let's paint the town green March 17

By Nancy Zoellner

It's no blarney. Benne Media will once again be hosting the Lake Ozark St. Patty's Day Parade and judging by the lineup, this year's event promises to be one of the best yet.

The parade is set to start at 1 p.m. Saturday, March 18 - snow, rain or shine.

As in the past, the route will start at the top of Bagnell Dam Boulevard near the former site of the Baymont Inn and end at the dam - about a 3-mile stretch - and every mile is needed. Drawing an estimated 10,000 spectators, the parade is said to be one of Missouri's largest.

Dig out the shamrock necklaces and shades and bring the family and the family pet - decked out in green, of course - as well as lawn chairs and food and drinks - but no alcoholic beverages - Lake Ozark has an open container law. And make sure the kids have plenty of bags to hold the candy, which will once again be thrown from floats. Plan to arrive early and stay late because this is the social event of the spring and the official start to the tourist season.

However, it will be an organized start, according to Lake Ozark City Administrator Harrison Fry.

For those enjoying the parade as attendees it's going to be the same event that they've seen over the past 30 to 40 years. From an organization standpoint, however, the police and public works side of things will be handled a little differently than they have in

the past and parade entries will be asked to be a little more aware.

"The concerns we have talked about and want to improve on from years past are gaps in the parade and volunteers posted at all the streets to control traf-

cles and driven away, only to be met by more floats.

Fry said although they don't want to bunch up the groups that are walking, they might be placed closer together and toward the front of the parade to keep pace

tions - at the Osage Beach Parkway, the stoplight at Horseshoe Bend Parkway and State Route 242 and at the far end of the dam; volunteers will be posted at all the side streets to prevent people from pulling out into the parade,

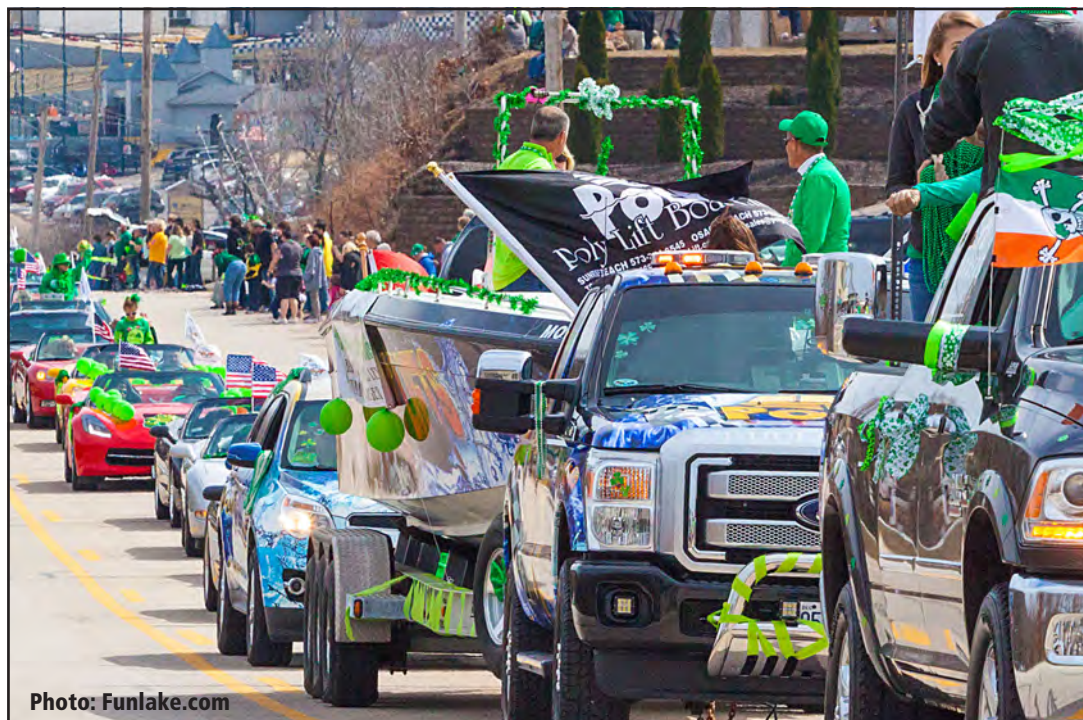


Photo: Funlake.com

fic," Fry said. "Planned gaps are great and can allow traffic from Horseshoe Bend to cross over to 242 and vice-versa. The issue we've had in the past is that some of those gaps have been accidental, so we're focusing on the flow of the folks walking versus the folks driving so we can keep the parade more tightly grouped."

In previous years, parade attendees who thought the parade was over when there was a long gap, have gotten into their vehi-

cles for the rest of the entries. In addition, drivers will be asked to be cognizant of their speed so they don't pull away from the next entry behind them.

"It's not as much of a problem at the Christmas parade because everyone knows that the parade isn't over until Santa passes by. If we could come up with something like that, it might help," he said.

Police will manage traffic at the heavily trafficked intersec-

tion and then they'll have a couple of folks on either golf carts or UTV's running the parade route and closing gaps," Fry said.

Everyone is asked to use caution while driving on Bagnell Dam Boulevard before the event while floats are lining up because there are usually lots of excited children running around. The road will be shut down at 12:45 and re-open around 3 p.m. - or as soon as the parade ends.

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

MARTIAL ARTS SAI SWORDS cannot be brought onboard airlines in a carry-on bag. Although you'd think that would be a "given," that's exactly what one passenger tried to do – until he was stopped by a Transportation Security Administration (TSA) team at BWI Thurgood Marshall. After being told the swords could not go past the checkpoint, the passenger voluntarily abandoned them with TSA officials.

WONDERING WHAT YOU CAN (or can't) bring in your carry-on? Check out TSA's "What Can I Bring?" tool at <https://www.tsa.gov/travel/security-screening/whatcanbring/all>. You'll find a 50-page list – everything from A – for air mattresses, alcoholic beverages, antlers and more – to Y for yoga mat and yogurt. (There are no items beginning with Z.)

SPRING BREAK TRAVEL SEASON is upon us and the TSA says it's ready. In addition to maintain-



ing a near constant recruiting effort to hire and train new officers needed to accommodate growing passenger volumes, the TSA has also increased signage, public awareness and civil penalties of up to nearly \$15,000 in an effort to reduce the number of firearms at TSA checkpoints. It's also invested in technology to improve identity verification, detect prohibited items and reduce false alarms and the number of unnecessary pat-downs.

CAROUSEL CRAZINESS is never acceptable. Writer Christopher Elliott provided tips on luggage etiquette for travelers in an article for USA Today. Elliott writes that it's never okay to shove people out of the way to get to luggage on the conveyor belt. Using an AirTag will allow travelers to know the location of their bags so they can wait patiently without fear that their bags didn't make it to their location. Buy any color luggage but black and mark it with a unique name tag to help distinguish it from all the others, then check the

tag to make sure it's theirs. Above all, remain calm – don't climb up on the conveyor belt to search for a missing bag. Instead, report the missing bag to the airline, Elliott advises.

THE TRIP OF A LIFETIME. That's probably how many would describe the latest trip into space. On Monday, in a public-private partnership, NASA astronauts Stephen Bowen and Warren "Woody" Hoburg, as well as UAE (United Arab Emirates) astronaut Sultan Alneyadi, and Roscosmos cosmonaut Andrey Fedyaev, lifted off in the SpaceX Falcon 9 rocket to make a six-month long trip to the International Space Station. They will perform science, technology demonstrations, and maintenance activities aboard the microgravity laboratory. To watch live coverage of the trip visit nasa.gov/content/live-coverage-of-nasas-spacex-crew-6-mission. Want to visit Taiwan? Want to get a little extra spending money for your trip? You're in luck. Taiwan recently announced it would be giving about \$166 to 500,000 individual tourists and about \$667 to 90,000 tour groups who visit the island in coming months. The money can be used to cover expenses while in Taiwan. Although details haven't yet been released, the director of tourism said it will be given out through multiple tourism promotion events as an effort to bring 6 million tourists this year and 10 million tourists by 2025.

GET A DEAL ON YOUR TICKET to paradise. This March, Fiji Airways began rolling out new "unbundled" fares as part of their new "Fly Your Way" program. A story on Travel and Leisure's website (travelandleisure.com) reports that the different fare tiers come with a variety of options – bags and priority boarding – similar to those rolled out under the name of "basic economy" on domestic flights. As of deadline, Fiji Airways was advertising flights from Los Angeles to Fiji for \$899 roundtrip. In February, Fiji dropped the rest of COVID restrictions it had in place for its 333 islands.

ALTHOUGH IT SEEMS HARD to believe this isn't a given, Frontier Airlines has become the latest airline to ensure that children under 14 will be seated with at least one parent or adult they're traveling with – at no extra charge. The airline made the announcement in late February, stating their system automatically assigns seats based

on family members' ages before the check-in window opens. The senior vice president stated in a press release that the system is working well and they are receiving positive feedback. United Airlines now has a technology upgrade that they say will make it easier for children 11 and under to sit next to an accompanying adult without extra charges. According to a story on Travelweekly.com, the search engine first reviews all available free economy seat assignments. If no adjacent free seats can be found, it will provide the option of booking preferred economy seats free of charge. The technology will also allow Basic Economy flyers traveling with children to pre-select adjoining seats free of charge.

SOUTHWEST AIRLINES IS NOW charging \$8 per flight segment, rather than \$8 per day, for onboard internet. The airline made the change in February. The change comes as Southwest upgrades its system to provide better service. Other improvements include the addition of USB chargers in every seat onboard its Boeing 737 MAX aircraft, and larger overhead bins. Messaging and onboard entertainment will still be free.

KANSAS CITY INTERNATIONAL Airport's new \$1.5 billion terminal is open for business. The new terminal has 39 gates with the capability to expand to 50, wheelchair-accessible heights at every check-in kiosk, visual paging systems, 15 family bathrooms and a 6,100-space parking garage adjacent to the terminal. It features all-glass jet bridges and customer-pleasing enhancements such as a sensory room and an outdoor courtyard connected to the arrivals level where live music will be played. In addition,



commissioned art valued at \$5.6 million will be on display. The terminal replaces a three-terminal facility that began serving Kansas City in 1972. The opening comes nearly four years after ground was broken on the project. Airlines backed the terminal consolidation, saying it would ease operations at the airport.

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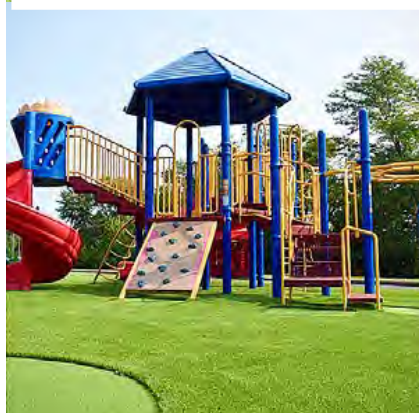
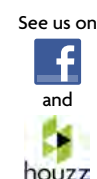
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Paying to parade, party

By Nancy Zoellner

The Bagnell Dam Strip has long been looked at as the “pot of gold” at the end of the Lake’s rainbow because of its unique American Graffiti atmosphere, its popularity and its ability to be shut down to traffic to host events of all types.

In addition to hosting parades for St. Pat’s Day, School of the Osage Homecoming, and Christmas, Lake Ozark has also played host to numerous fundraising runs and races, the Shootout Meet and Greet, the Lake Race, Hot Summer Nights, the Magic Dragon Street Meet, Bike Week, Halloween on the Strip and more.

To carry those events off, additional police and public works crew members – who are all on overtime – have been needed. In the past, the city has just absorbed the cost – and the additional work – but a couple years ago, city officials decided to establish guidelines that required event organizers to provide enough volunteers to assist with jobs like directing traffic, trash detail and cleaning up after the party. Last year a special events committee was appointed to set fees, which were

adopted in December.

The changes were prompted, in part, by former Police Chief Gary Launderville, who insisted that events could not continue to be handled as they had been in

The Special Events Committee consists of two citizens, two representatives from the business community, one representative each from the Lake Area Chamber of Commerce and the Bagnell



the past.

He told aldermen that the lack of volunteers to handle traffic for special events forced him to pull his officers off patrol and post them on the Strip. As a result, the \$17,000 he had allocated for overtime for all of 2021 was spent by the end of June. Another \$10,000 in overtime was spent by the end of the year. The lack of help also put a strain on his officers, who were rarely able to take time off on weekends, six months out of the year.

Dam Strip Association, and the Lake Ozark city administrator, police chief and public works director. Although he’s not a member, Mayor Dennis Newberry has also attended meetings to give his advice.

Although there are several provisions that allow aldermen to waive all fees, the basic fee structure is as follows:

Category 1 events will be charged a \$200 fee and a \$300 deposit. Those events would last no longer than six hours, have a mi-

nor impact on city services and the public, don’t require road or lane closures, and need minimal staff support (this includes temporary café/beer garden space in front of establishments or events primarily taking place on private property that require additional use of public space).

Category 2 events will be charged a fee of \$450 and a \$1,000 deposit. Category 2 events would have a medium impact on city services and the public, and would require moderate road/ lane closures, use of equipment, key volunteers and staff support, (this includes parades, footraces, or events where center lane parking alone is requested).

Category 3 events will be charged \$800 and a \$2,000 deposit. Those events would have a high impact on city services and public, require prolonged road/ lane closures and heavy use of equipment rental, may include open containers downtown, and need robust staff support and volunteer presence (this includes street parties, requests for complete road closure).

If the application is for a Category 2 or Category 3 event that is for more than one day or is for reoccurring days throughout the year, the city will require an ad-

ditional application fee of 25 percent and an additional deposit of 25 percent for each additional day – and the deposit can be used to cover any expenses deemed necessary by the city, such as, but not limited to, police presence.

In addition, if an event requires participation from city employees, the respective department head is to keep accurate records of employee time contributed to the event. If staff involvement is necessary beyond regular scheduling, organizers may be billed for one-third of the average hourly rate for the department. For example, if the police department would normally have two employees scheduled to work a given 12-hour shift on a Saturday, but because of the event, three additional officers are needed for a 12-hour period, the organizer will be billed one-third the average hourly rate of an additional three officers for the given period.

According to the ordinance adopted to establish the fees, the city also reserves the right to assess additional costs for litter and refuse collection if the applicant fails to meet obligations set forth in its cleanup plan and assess extra fees for damaged or lost equipment.

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LOZ Sports Training to expand this spring

By Nancy Zoellner

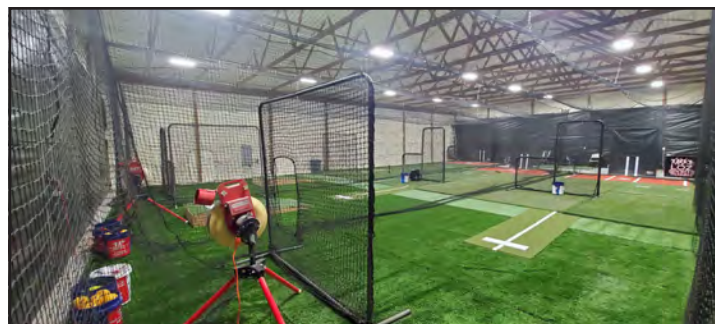
LOZ Sports Training in Osage Beach, the lake area's only indoor sports training facility for young athletes, is undertaking a major expansion and adding well-known coach Jeff Shore to the staff.

Currently the 3,500 square feet training facility specializes in baseball and softball training and practice for pitching and hitting. The facility includes three batting cage tunnels, which can be rented by teams or individuals, and offers technology that allows an athlete's swing and throwing to be tracked and used for college scouting – something that's never before been available in the area. As a result, the facility has been used by players from all over mid-Missouri since opening in November of 2021.

The expansion, expected to be completed in March, will increase the size of the facility to almost 9,000 square feet. A new open, turfed area will provide LOZ Sports Training with the space for all sports, including football, soccer, and personal speed and agility training. The additional space will also pro-

vide baseball and softball teams with more room for activities like ground ball drills.

Jeff Vernetti, an owner of LOZ Sports Training as well as the baseball and softball complex Ballparks National, said the expansion is the next step in the



carefully planned growth of the facility.

"We always felt like an indoor training facility in the lake area would be successful but we wanted to prove the concept before taking on an expansion. This growth will allow us to move into football and soccer training and offer a wider range of services to area athletes," he said.

Long-time Camdenton football coach Jeff Shore, who recently announced his retirement

from high school coaching, will lead the facility's football training, offering both one-on-one training and group classes for athletes.

"Adding Coach Shore will be tremendous for our facility," said Brock Heerdt, LOZ Sports Train-

ing general manager. "We have proven to local athletes that private instruction is a vital tool in an athlete's advancement on the baseball and softball side. To be able to expand that to other sports like football is exciting for our facility."

Vernetti said Shore will teach quarterbacks and receivers but they will bring other instructors in to handle lineman training, "because football, like baseball, is specialized. Brock and our

instructors have done such an amazing job on the baseball and softball side and you are really seeing the results on the field for a number of local athletes and teams. Adding Coach Shore, soccer coaches and professional trainers is thrilling. We are going to offer athletes options for training with professional instructors that they cannot get anywhere else in the area. We're the first sports training facility in the Lake area in over 10 years, but we're the first overall to focus on lessons and private training."

Previously, athletes had to travel from the lake area for training as far away as Springfield and Columbia, "which is a huge investment of time in time for parents. Most of our lessons are 30 to 45 minutes so the drive might be three times longer than the lesson. It's wonderful to be able to offer our services to this community," Vernetti said, adding that they've athletes of all ages – some as young as 6. "They're not really doing lessons at that age - it's more that the dads and moms are teaching them how to hit. Kids taking the lessons range from around 8 all the way up to

college level."

Vernetti said a large number of baseball and softball clubs have been using the space so they feel that when the new facility is completed, use by youth football and soccer teams – as well as parents who just want their children to be in better shape – will quickly grow.

LOZ Sports Training is located off Runabout Drive in Osage Beach, just off Highway 54 near Dogwood Animal Shelter and Runabout Storage. More information is available and client bookings can be made online at www.lozsports.com.

In the meantime, the expansion at Ballparks National is also moving along.

Ballparks National, located off Highway 54 between Macks Creek and Camdenton, currently has five fields. This year they'll be adding three more. All fields will be self-contained and will include state-of-the-art lighting, warm-up areas, bull pens, and batting cages to give every player the big-league experience. The seating and sight lines promise a one-of-a-kind experience for parents and patrons.

Vernetti said the engineering work is completed; dirt moving should begin in March.

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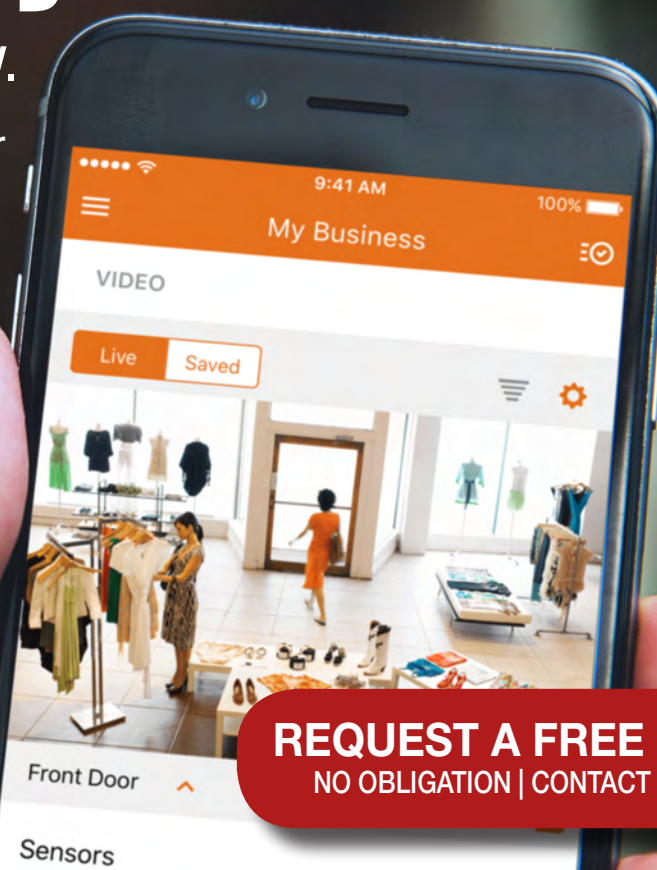
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Seniors Corner

The Skills You Need to Age in Place

According to the U.S. Centers for Disease Control and Prevention, aging in place is “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.” Eighty-eight percent of Americans between 50-80 years old believe that aging in place is important, but many will need assistance to continue to live independently. What abilities must you or your loved ones need to live safely and independently? The healthcare community identifies these activities of daily living (ADLs) as the skills a person needs to care for themselves:

Instrumental ADLs:

Managing transportation, either via driving or by organizing other means of transport
Managing finances; paying bills and managing financial assets
Shopping and meal preparation
Housecleaning and home maintenance
Managing communication with others: telephone, mail, digital correspondence
Managing medications: obtain medications and take them as directed

Basic ADLs:

The ability to move from one position to another and walk independently
The ability of a person to feed oneself
The ability to select appropriate clothes and to put the clothes on
The ability to bathe and groom oneself and maintain dental hygiene and nail and hair care
The ability to control bladder and bowel function
The ability to get to and from the toilet, use it appropriately, and clean oneself

*This information comes from the National Library of Medicine, retrieved at www.ncbi.nlm.nih.gov/books/NBK470404

People unable to perform some of these ADLs are often able to continue living independently with support. Knowing the areas in which you or your loved one needs assistance makes aging in place more possible, and gives seniors and their family member’s peace of mind.

If you have concerns about either yourself or a loved one being able to care for themselves, reach out to your doctor or local senior support center for help. They can assess ADLs and recommend interventions to help you and your loved ones age in place safely and confidently.

Sources:

bit.ly/ruralhealthtoolkit
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Paint the town green

continued from page 1

Groups who want to be part of the parade have to hurry and register. Visit lakestpatparade.com to download the official entry form and return it to Benne Media at 160 Highway 42, Kaiser, MO. 65047 no later than March 10, 2023. For more information, call 573-348-1958 or email gsulens@mix927.com.

This year, the Irish and Irish wannabes can participate in both St. Pat's Day parades because the 32nd Annual St. Patrick's Water Parade is set for Saturday, March 11. Festivities begin at 8 a.m. with an optional breakfast, National Anthem, Blessing of the Fleet and boarding Celebration Cruises at 9:45 a.m. Boaters are also invited to decorate their watercrafts and

join in the parade, which begins and ends at Captain Ron's Bar & Grill at the 34.5 MM. Prizes will be awarded for best costume/ decorated boat. Raffle drawings will also be held.

For more information call the Lake West Chamber of Commerce at 573-374-5500 or visit lakewestchamber.com.

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5 Elements of a GREAT Testimonial

It's no huge revelation that reviews and testimonials are important for your business. People seek the opinions of others to make decisions and to validate their own choices. It's human nature.

Reviews and testimonials online offer the social proof your business needs to better convert prospects into clients. Not to mention, it's a ranking factor in Google ... and that's a pretty important combination.

So, what takes a testimonial from good to great? It's all about the story.

A simple "Business XYZ did a great job." has no story. There's no context. There's no feeling. There's nothing memorable or repeatable. Yes, there might be 5-stars listed with it, but today's savvy consumers place no weight on a testimonial like this. It does nothing for your conversions and carries no value to your business. All great testimonials have five things in common. They tell a story that contains all of the following components.

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What problem did the business solve for you?

What was the specific result?

How did it make you FEEL?

Why would you recommend them?

The problem, the specific solution, and how it made you feel or impacted your life are most important.

ASK your best customers for a testimonial and guide them on how to do it. It's amazing that as you start to collect testimonials, more people will follow suit and write you even more testimonials. People love to share their stories ... when they see someone else's they like to join in!

MAKE IT EASY. Give them a direct link to the location you want the testimonial.

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Sandy Waggett

page, send them a link to your Facebook reviews page.

If you want it on Google, send them a direct link to your Google reviews. Here's how to do that, by the way!

<https://support.google.com/business/answer/7035772?hl=en>

RESPOND. When you respond to reviews, customers see you as engaged. People like to be acknowledged for their efforts, so a thoughtful "thank you" note encourages other to write reviews because they assume they will get the same!

That's it! It's not hard to get great reviews when you simply ask and give your clients guidance on what would be most helpful.

CHALLENGE: Give it a shot this week. Ask 10 clients, share this article, and give them a direct link to the place you want them to write it. I'll bet you end up with at least 5 new reviews, as a result! And if you follow up with the other five, you'll probably get the rest of them next week.

Good luck and we hope your testimonials really shine! Contact me if you want more to help your business! Facebook: <http://Facebook.com/putthewebtowork>

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Gibson and Grein merge to provide clients greater service

Combining the Gibson and Grein Teams into a more substantial real estate agency has inspired Andy Gibson and Cierra Grein for over four years. "We set out to create a real estate company where Team members can flourish and grow," Gibson stated. "We have been strategically working and collaborating for over four years for this day. It was the logical step to merge the businesses to expand our services and the expertise we offer," added Grein.

Gibson and Grein worked together to Broker some of Lake of the Ozarks most exclusive homes. "We successfully closed several large commercial projects as well," Gibson commented. "Working together, we make a very powerful Team. We have the synergy it is going to take to achieve our objectives. The power in One Team, one purpose is undeniable," Gibson concluded.

Grein said, "We are excited to make available the level

of service we will provide our clients. Our sellers will feel the benefits of this merger, as we can now offer a more comprehensive marketing strategy."

Realizing that our visions, missions, and culture have been aligned, we knew our diverse strengths would provide an unbelievable range of talent to develop a thriving business.

"Our unprecedented track record in market segments includes residential and investment properties, new construction, luxury homes, and land sales," said Gibson. "Combining our database also provides an undeniable strength in contacts," added Grein.

"We are committed to agents living a great life and helping break through the glass ceiling of achievement. We create a quality of life for our agents by taking away many real estate tasks so they can use their strengths to make the transaction seamless. Providing

quality, consistent leads for agents gives them a platform for maximum productivity. We want to develop the perfect path for a flourishing career with the Gibson & Grein Team," said Grein.

Both Gibson and Grein believe the real estate industry is changing and they will be proactive in the marketplace. "We will utilize the latest technology and customer service. Intentional direction is the course we will take as we embark. We will succeed with our objectives and intentions in full view at all times," said Gibson. "As visionaries, we both share a passion for real estate and have a goal of doing it right the first time," added Grein.

"Gibson & Grein are committed to remaining open to future innovations and services that will unfold in the future. The sky's the limit with the Gibson & Grein Team, so fasten your seatbelt! We are about to take off!" concluded Grein.



Andy Gibson



Cierra Grein

Lakefront Satellite Office

The Cliffside Centre
2140 Bagnell Dam Blvd. Suite 204
Lake Ozark, MO 65049
Contact Us 573-693-9760 - info@gibsongrein.com

Camdenton Office

Stone Castle Centre
404 W. Hwy 54
Camdenton, MO 65020

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A Matter of Trust

Five Basic Benefits of Working with a Financial Planner

Thanks to the internet and YouTube, doing-it-yourself (DIY) has taken on a new life. Information that once might have been hard to find outside of specialized publications has become accessible to everyone. But there are limits to self-empowerment. One area in which some people may be overconfident is financial management. There is more to financial planning than setting some goals and pinching some pennies. Here are five basic benefits that may come from working with a financial planner on an organized financial plan.

First off, a financial plan helps you test whether goals are realistic in the stated time frame.

Legendary Green Bay Packers coach Vince Lombardi reportedly once said, "We didn't lose, we just ran out of time." That's how it can be with savings plans. How long will it take to accumulate enough for the down payment on the house, or reach the target for college savings? The variables are the savings rate, the rate of return on savings, and time. A financial plan provides perspective on integrating savings strategies.

A financial planner will also help you identify overlooked risks.

What are the chances of dying before meeting one's financial goals? What are the odds of becoming disabled during a career? What will happen to the mortgage payments if a spouse dies prematurely? A financial plan will quantify these hazards and provide mitigation strategies, often with insurance plans.

One great thing about having an effective financial plan is that it allows you to measure progress.

A financial plan includes benchmarks along the path toward the financial goals. If the targets are not being met, a mid-course correction may be required. Having a good financial planner will help you establish those benchmarks and make appropriate adjustments to help you stay on track.

Not only that, but a financial planner will help fix mistakes.

There are a number of routine money management mistakes



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager

made by a surprisingly large number of people. Failure to take full advantage of a company retirement plan is one; paying high interest charges on credit card balances is another. A financial plan will identify opportunities to bring greater efficiencies to money management and flag the pitfalls that could undermine the plan.

Most importantly, working with a financial planner and following a comprehensive financial plan will help you build wealth.

A household financial survey conducted by the Certified Financial Planner Board of Standards found that families with financial plans generally have more money saved and are more likely to have paid their credit cards in full. This was true even for families in the lowest income bracket. For those with a plan, 41% of those earning less than \$25,000 were paying off their credit cards every month. Only 26% of those in the \$25,000 to \$49,999 income bracket without a financial plan were paying off their cards, even though they had more resources to do so.

So, how do you get started?

Having a financial plan and following through on it takes some of the uncertainty out of life. It gives people a feeling of greater control over their financial destiny. Financial plans are not just for the wealthy—they offer a path for becoming wealthy. They are not just for the young, or for the old, because financial plans address needs throughout one's lifetime.

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.

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Roads to be part of LO planning discussions

By Nancy Zoellner

Stymied by how the city could fund improvements to its aging and crumbling road system, last spring a Transportation Committee, headed up by resident Michelle Zollmann, was appointed to explore all possible options and then come up with a plan.

As promised, that five-page plan was completed and submitted to the city at its January 6 Board of Aldermen meeting. Lake Ozark city officials will be meeting at 9 a.m. on March 3 to, among other things, review the recommendations and decide how they want to move forward.

"The only thing on the agenda is goal setting – establishing the 2023 priorities," said City Administrator Harrison Fry. "The recommendations from the Transportation Committee will be part of what we discuss because there are some things in that report that, if aldermen agree are shared goals, could be attained this year. Then there are other things that, again, if the board agrees they are a priority, are longer term goals. They're more than what we can accomplish in one

year but we can start laying the groundwork. And there are some recommendations in the report that are just changes we could make, if the board agrees, relatively quickly. Those will all be part of the bigger conversation."

Zollmann said although she's hopeful that the board will address each of the recommendations the committee made, she will not be part of that conversation.

"My agreement was to work on the effort for six months, so my formal involvement ended when I presented our report at the Jan 6 BOA meeting," she said.

The Transportation Committee recommendations for 2023 are:

- **Execute \$461K Slurry Seal Project as previously approved by BOA**
- **Expend approx. \$1.2M existing cash to address four major priorities in 2023**
- **Create new 1 cent city-wide sales tax by end of 2023 for introduction in 2024**
- **Enlist the support of an outside firm to secure tax increase legislation**

• **Develop a formal process to inform citizenry of Public Works' Plans**

• **Finalize/Formalize City Road Inventory**

• **Rigorously investigate regional, state and federal funding opportunities**

Fry said although a Transportation Development District (TDD) had been presented as a possible funding mechanism to rebuild the Bagnell Dam Strip, it had not been further discussed by city officials since it was bookshelved last year due to a few issues discovered during the preparation process.

In 2020 the board of aldermen approved the formation of a TDD that, if approved by the voters who resided within the boundaries of the TDD, would have had the authority to increase the sales tax charged at businesses inside that district only by up to three-quarters of a cent on every \$1 spent. A survey was done by Miller Companies to draw the boundaries, which would have encompassed all of the Bagnell Dam Strip, including Wood's Supermarket and Fish Haven Road

up to and including the Fish Haven Apartments and senior housing.

The money collected would have been spent on Bagnell Dam Boulevard improvements and maintenance only. The circuit judges in both Miller and Camden counties had to give permission for the measure to be placed on the April 2021 ballot. It was during that process that it was discovered part of the boundary overlapped with an existing TDD, which would not have been permitted.

"There were also some questions about who could serve on the board the way it had originally been set up. After Chris (Rohrer, the city attorney) was able to get answers to those questions, I don't think the board was really satisfied with the answers so it didn't move forward," Fry said, adding that the Transportation Committee was formed around the same time they got the news on the TDD. "I think that's why we didn't follow up on it more at that point."

He said the board could vote to restart the process and redraw

the lines to include only the portion of Bagnell Dam Boulevard between the intersection with Horseshoe Bend Parkway-State Route 242 and Bagnell Dam.

"Many people may have different opinions on this, but if you can localize a tax for a project and it's only going to be charged in this district but only goes to benefit this district, if you're looking at Lake Ozark, the Strip would fit that bill. It makes the most sense just because we have so much activity that happens in that area," Fry said. "Eagles' Landing has a CID in place which levies an additional tax that helps them fund some of their shared infrastructure spaces. It's not necessarily the city's, it doesn't necessarily belong to Menard's or Kohl's either. It's just in the district as a whole. I think programs like that can make sense if they're in the right area and I think a lot of people agree that the Strip or Bagnell Dam Boulevard seems to make sense."



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Mortgage \$ense

A Basic Guide to the Loan Process



Buying a home is a major milestone and one that may seem intimidating. Our team of mortgage lenders at Lake of the Ozarks is here to make the process much easier to tackle! Whether it's the first home you're buying or you've purchased several homes throughout the years, Team Lasson is here for you. We know the process can be overwhelming but we're here to break down the basics and help you feel more at ease about your big purchase!

Mortgage Pre-Approval

The first step of buying a home is getting pre-approval on your mortgage. This step is important as it gives you an idea of a loan amount you can afford, therefore helps drive your home search. It also comes in handy as you're in negotiations since a seller will typically lean toward a buyer with a pre-approval in hand.

Find Your Home & Make an Offer

Once you know how much you can afford in a home based on your pre-approval, you are ready to start looking for properties within your budget. It can help to have a list of wants and needs in a home to help drive your property search, as well. Once you find the right home, you make an offer.

Application & Processing

After your offer is accepted by the seller, you will officially apply for your mortgage and your information will go into loan processing. The next step is underwriting. Your loan information will be sent to underwriting for final approval.

Loan Approval, Funding, & Closing

Once your loan is approved, you will move into the Closing and Funding stages. The final step is closing! This is where you officially

sign for the purchase of your home and gain rightful ownership of the property!

The Escrow/Title Company designated in your Sales Contract will typically handle the closing process with the buyer and seller to ensure all parties have presented the agreed-upon amounts and completed the terms of the contract and loan. Team Lasson is usually present for all in-person closings to assist the buyer with any questions they may have with regard to the loan paperwork. After the closing process has been completed by all parties, you are now the proud owner of your new property!

These steps may seem overwhelming at first but our experienced team of mortgage lenders in Lake Ozark, MO is here every step of the way. Our team guides you through each step of the process for a smooth and seamless transaction! If you are ready to get started on a pre-approval for your mortgage, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com!

Follow me on Twitter or Connect on LinkedIn

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Bogus bills surface at the Lake

By Nancy Zoellner

Businesses beware – counterfeit money has made its way into the Lake area.

According to Lt. Michael O'Day with the Osage Beach Po-

lice Department, on February 18, 41-year-old Kaiser resident Robbie B. McClain attempted to pass a counterfeit \$20 bill at the Murphy Express gas station next to the Walmart in Osage Beach.



COUNTERFEIT MONEY IS BEING PASSED IN YOUR AREA



1. Counterfeit has "Motion Picture" and/or "REPLICA" printed on the front and/or back of the note.
2. Counterfeit has no watermark or security thread when held up to the light.

If anyone attempts to pass one of the above described counterfeit notes, please obtain as much information as possible about the individual(s) and contact your local Police Department and the U.S. Secret Service.

lice Department, on February 18, 41-year-old Kaiser resident Robbie B. McClain attempted to pass a counterfeit \$20 bill at the Murphy Express gas station next to the Walmart in Osage Beach.

"The clerk suspected it was a fake and called us. (McClain) was attempting to leave before we got there but he didn't make it. He said he used a \$50 somewhere and received the \$20 back in change but he didn't have any other money in his pocket so we don't believe that was the case," Lt. O'Day said. "He also couldn't say where he got the \$20 bill."

According to the police report, the clerk who called police said she knew it was counterfeit because it didn't feel right, it had a yellowish tinge, it had been taped in two different places with invisible tape – and here's the real giveaway – across the top of the bill it said, "For motion picture use only."

here," Lt. O'Day said.

Last year movie prop money was being passed as real currency in several places, including the city of Marshall, which is northeast of Columbia, St. Louis County, Joplin, Springfield and West Plains. This year the money has turned up in Caruthersville, Missouri. A report said although it's more common for movie money to be in larger denominations, fake \$10 bills were being used. There was some speculation last year that the movie money came from the set where they were filming segments of Ozark, a TV series about a financial advisor who "drags his family from Chicago to the Missouri Ozarks, where he must launder money to appease a drug boss." However, that was not officially confirmed by law enforcement.

O'Day said they typically turns counterfeit currency over

continues on page 22



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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



Stacy Yacqui

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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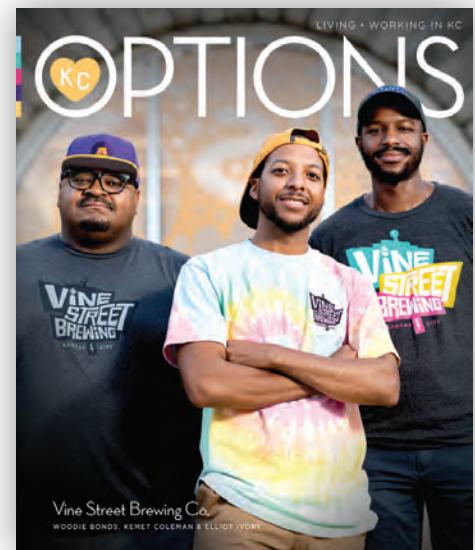
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New Tax Credits Increase Appeal of Heat Pumps for Homeowners

More and more people are turning to heat pumps to heat and cool their homes. It is estimated that 18 million American households already use them. With new energy incentives being offered, and more homeowners choosing greener technologies, that number is expected to rise dramatically.

What is a heat pump? Heat pumps are powered by electricity and transfer heat using re-

more precise temperature controls and more consistent comfort. Both options contribute to managing humidity levels too.

3. Technology. Heat pumps today are more advanced than ever and handle both heating and cooling by redistributing air. Carrier's Infinity 24 Heat Pump with Greenspeed Intelligence operates at temperatures down to -15 degrees Fahrenheit, making heat pumps an advanced

Money-Saving Tips

Heat pumps, including installation, can range anywhere from \$3,000 to \$15,000 or more. Thankfully, there are many cost-saving options for homeowners.

The Inflation Reduction Act of 2022 includes federal tax credits that reward homeowners for purchasing certain high-efficiency HVAC equipment, including many of Carrier's line of heat pumps. Up to \$8,000 in tax cred-



photo: Westend61/Getty Images

frigerant. Heat pump technology moves heat outside your home in warmer months and is able to pull heat into your home during cooler months. Here are three reasons to consider one for your home:

1. Sustainability. Heat pumps are electric and don't burn fossil fuels like furnaces do, making them more environmentally friendly. In fact, heat pumps are becoming the heating, ventilation, and air conditioning (HVAC) industry go-to for reducing consumers' carbon footprints.

2. Control. Newer two-stage and variable speed heat pumps offer high- and low-stage heating to warm your space when outdoor weather changes; they operate more efficiently for longer periods of time at lower speeds and use less energy. They provide

solution for mild and colder climates. Does your region get colder than that? Heat pumps can be combined with a gas furnace for a dual fuel system that is energy efficient and cost effective. Looking ahead, heat pumps that work in colder temperatures are in development and will be available soon.

Get the Right Size

There are several factors that go into picking your ideal heat pump. The size of your home, climate, sun exposure, desired features and ductwork all play into the size of heat pump. An undersized unit will work overtime to hit target temperatures. A unit that is too large will achieve the desired temperature before its cycle is complete and waste energy. It is best to work with a professional dealer in choosing the heat pump that is best for your home.

its are available for all-electric heat pumps.

Lower energy consumption means energy bill savings, up to \$500 on energy bills every year in some cases. Look for Energy Star certification and Seasonal Energy Efficiency Ratio (SEER) ratings. The SEER rating is like your car's mileage per gallon - the higher the number, the greater the potential for savings.

Many manufacturers and utility companies also offer rebates and low-rate financing. For example, Carrier's heat pump rebate offerings are listed on their website. At the time of this publication, up to \$1,300 in rebates are being offered for most units.

Beyond the basics, today's heat pumps offer new comfort-enhancing, energy-saving features that could help you reduce your heating costs. *StatePoint*

Managing Rental Property

The benefits of professional management



Russell Burdette

You've purchased your new vacation rental property. Your first guest has arrived and is all settled in. Shortly after their arrival you get a call, "There is no hot water." You guide them to the breaker box and they successfully reset the breaker. Problem solved. An hour later you get a call. "I cannot connect to the Wi-Fi." You guide them through resetting the router and they are able to connect. Then your phone rings at 2:30 a.m. and your renter says, "The AC is not working and it's 90 degrees inside the condo. What are you going to do about it?" Who are you going to call? These and numerous other situations occur on a regular basis when you have a vacation rental property.

Last year we processed 900 work orders for various maintenance issues and over the last five years we have had 3309 work orders for our properties. A professional manager is going to have staff and vendors available 24/7 to deal with these types of situations as well as having the professional contacts to take care of your property whether it is HVAC, appliance, plumbing, dock, lawn care or any other type of problem.

Once the guest leaves, the property needs a good cleaning. A property manager is going to have their own housekeeping staff or will contract with a housekeeping service to provide professional cleaning services. The manager should also have separate staff that inspects the housekeeping to ensure nothing was missed, to look for possible damage to the property and to ensure that everything is in good working order and ready for the next guest.

Another aspect is the marketing of your property to potential guests. A property manager is

going to be spending thousands of dollars each year on advertising to attract guests. Our company operates five websites, advertises all properties on VRBO, advertises in the Lake of the Ozarks Vacation Guide publication, has an on-line presence with the official Missouri travel website and has a physical location with a visitor's information center that guests can visit.

In addition to marketing, a professional manager is going to have a sales staff that knows all about the Lake and is prepared to take payments, send contracts and coordinate the entire guest stay from booking to departure. The manager also has an accounting department that handles your monthly statements, expenses, income distribution and yearly 1099's. This helps make your tax preparation much easier at the end of the year.

Other services that should be provided are travel insurance options, damage protection plans, contracts, preventive maintenance and interior design consultation. These are all things to consider when trying to decide whether you want to try and handle the renting of the property yourself or if you should hire a professional.

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 more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

Crossword Puzzle

THEME: BOARD GAMES

ACROSS

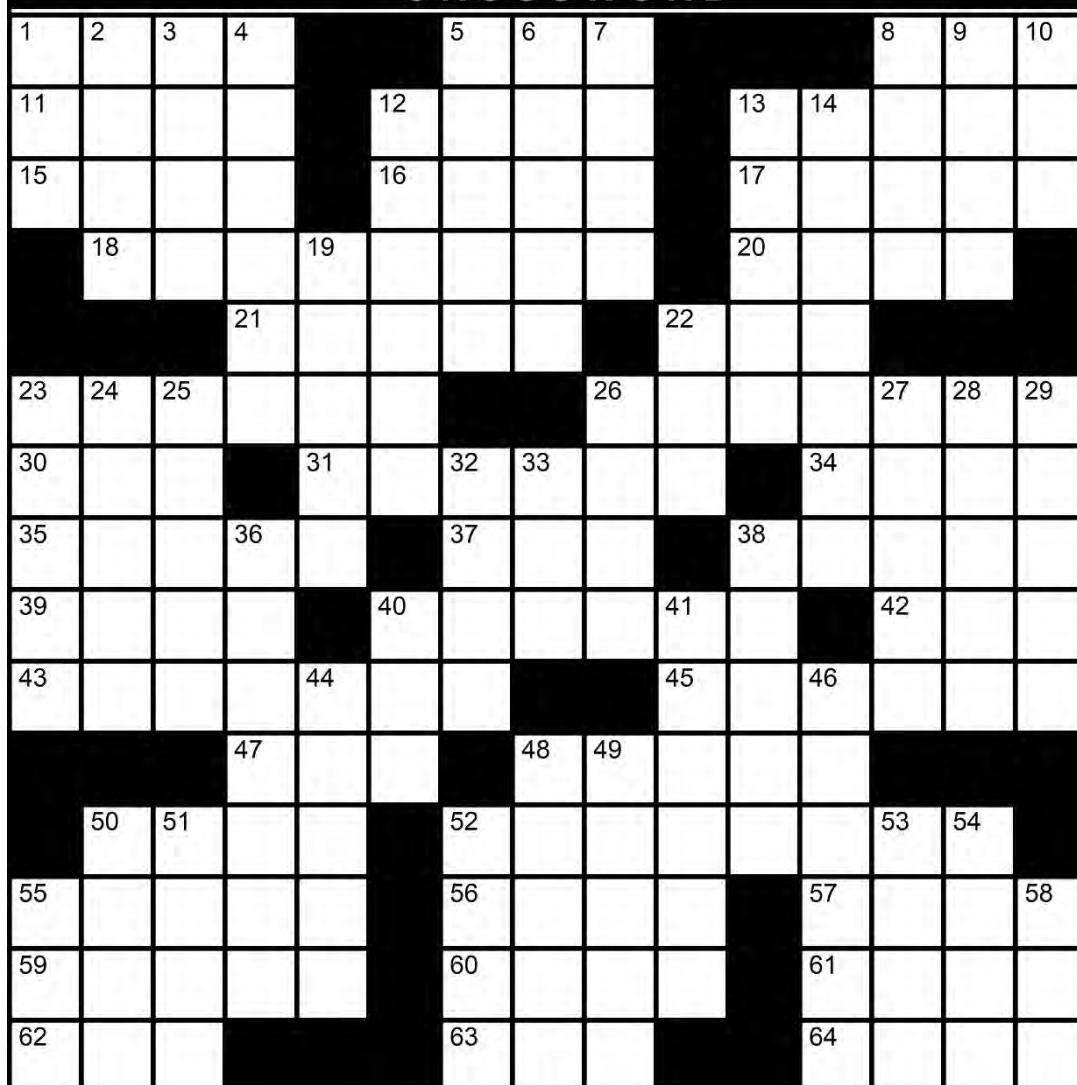
1. G in mg
5. Medicinal amt.
8. Say no
11. Popular Scotch mixer
12. Country dance formation
13. List of candidates
15. Certain battery component
16. Exclamation of sorrow
17. *"The Game of Unspeakable Fun"
18. *"Fascinating two-handed strategy game"
20. Dutch cheese
21. Not quite right
22. *"I thee ____"
23. Crème de ____
26. Where Japan is
30. Part of circumference
31. Threatened Asian or African odd-toed ungulate
34. Ready for picking
35. Reasons to sue
37. Romanian money
38. English county
39. Popular Arabic name
40. Lemon, in Paris
42. Latissimus dorsi, for short
43. Angola's southern neighbor
45. Dairy farm glands
47. Relax, or ____ out
48. Brooke or John Jacob, of New York
50. USPS delivery
52. *Cards against what?
55. Medicinal plant with purple berries
56. Bug-eyed
57. Tiny bottle
59. a.k.a. jumping bone
60. Plucked string instrument
61. Makes a mistake
62. *"____ Day," desirable square in The Game of Life
63. Bard's before
64. Rip apart

Solution on page 20

DOWN

1. Govt. property org.
2. Fabled fliers
3. Mine passage
4. India's Chennai, pre-1996
5. Flooring choice, pl.
6. Hose woes
7. 100 centavos in Mexico
8. Rum cake
9. Particle in A-bomb
10. What's-old-is-new-again prefix
12. Somewhat late
13. Be at the helm
14. *Not chutes
19. #39 Across, pl.
22. Is no longer
23. *Trade, build, settle this island
24. Oenophile's concern
25. Curtain fabric
26. *Connect how many?
27. Theater passage
28. Asparagus unit
29. Written works
32. Hipbones
33. Butterfly catcher
36. *Like pursuit of no vital importance
38. "____ a high note"
40. A Camel, for short
41. Result of equipment failure
44. The beauty of the ball?
46. Morgan Freeman in "Driving Miss Daisy," e.g.
48. Sign of bad news
49. Inflict a blow
50. Supernatural life force
51. Drunkard, slangily
52. Exhibiting good health
53. Swing seat, sometimes
54. Knitter's supply
55. Tree fluid
58. Dropped drug, acr.

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As the Lake Churns Pre-Covid comparison



Real Estate and Lake News with C. Michael Elliott

This month I thought I'd take a look back at the market immediately before the effects of the pandemic began and compare it to sales year to date.

In 2019, we saw the market strengthen after a long recovery from the 2008 downturn or crash as it better known. 2020 appeared on track to be a strong year and the first two months showed healthy increases in the amount of sales over the previous years.

To date in 2023, forty-nine Lakefront homes have sold, a total of eighty sold in the same time frame in 2020. One to two bedroom homes sold in a price range from \$200,000 to 350,000 in 2023 and sold from \$40,000 to 220,000 in 2020. Three bedroom homes sold at prices from \$180,000 to 500,000 in 2023 and \$80,000 to \$500,000 in 2020. Four plus bedroom homes sold ranging from \$230,000 to \$1 million in 2023 and from \$120,000 to \$1 million in 2020.

Sixty-two Non-lakefront homes have sold in the first two months of 2023. 2020 had seventy-five non lakefront home sales. In 2023, one to two bedroom homes sold in a range from \$20,000 to \$1 million, in 2020 the range was \$20,000 to \$140,000. Three bedroom homes sales in 2023 ranges from \$60,000 to \$1 Million, in 2020 that range was \$20,000 to \$300,000. Four plus bedrooms ranged from \$160,000 to \$1 Million in 2023 and \$80,000 to \$500,000 in 2020.

Condo Sales have totaled sixty-five from January 1 to February 28, 2023 and there were sixty-eights sales during the same time in 2020. One and two bedrooms units sold in a range from \$140,000 to \$300,000 this year and the range in 2020 was \$40,000 to \$220,000. Three bedroom units in 2023 have been selling at prices from \$240,000 to \$1 Million, in 2020 those units ranged from \$80,000 to \$500,000. 2023 year to date sales price ranges of four plus bedroom units are \$350,000 to \$1 Million and in 2020 the range during the same times was \$200,000 to \$350,000.

All property types are in demand, but buyers have taken a step back from automatically paying full price, or more, and are making

certain that the value is accurate. Currently, I am noticing that single family homes, both lakefront and offwater, are receiving the highest amount of buyer activity compared to condominium units. When researching internet viewings, water-front homes are seeing about twice the number of views as condos and those priced in the \$350,000 to \$700,000 range are having the most activity. Offwater homes are being viewed about seventy five percent more than condos. It appears that condos are being viewed at the same rate regardless of price, size, or location.

As you will see, the entry level prices for any home type at the lake has doubled and tripled. More than ever, affordable housing is greatly needed in our area. Our workforce is dwindling, in part, because there simply is not a place to house the amount of workers needed at the lake. I have a lot of connections in the construction industry and there are various incentives available. If you have interest in investing in property that would put more affordable housing in place, give me a call, I can help you work toward that goal.

Some property and sales data obtained from the Lake of the Ozarks Multiple Listing System for 2020 and 2023.

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.

Be a 'fur-ever' friend to the Bark Park

Even in the winter, the Horseshoe Bend Bark Park stays busy. Located at 175 Cherokee Road on Horseshoe Bend, the park is free and open to the everyone – not just residents of

cise. The park has always been popular but since early 2020, when people flocked to the Lake to ride out the pandemic, it has gotten busier and busier. Headcounts (the furry type)

many improvements have been made, the park still needs to make a few more. Additional seating will be needed once a planned pavilion is up, drainage issues at the park entrance

the Village of Four Seasons has withdrawn its financial support, donations to help cover the cost of the park's liability insurance are needed.

To assist with expenditures,

more gets their business name and phone number and/or website, or their names and their dogs' names, on 12-inch paw prints that line the inside of the privacy fence under a sign stating, "All Improvements Were Made Possible by Friends of the Bark Park."

Thanks to the generosity of those friends, the park committee was able to purchase commercial quality picnic tables and park benches for seating. A rocked area with drainage was installed to allow dogs to get drinks without standing in mud. A gate was installed at the bottom of the park to make it easier for volunteers to blow leaves out of the park and a new lawn mower was purchased. When schedules align, which hopefully will happen soon, volunteers will be constructing a 13'x15' pavilion, which has already been purchased, to provide protection from the hot sun, rain, and snow for those whose dogs need exercise, regardless of the weather.

Stop by the Bark Park to check it out for yourself. It's open 24-7-365. If you'd like to make a tax deductible contribution to the Friends of the Bark Park fundraiser, you can send a check, along with the information you'd like on your paw print, to: Horseshoe Bend Bark Park, PO Box 83, Lake Ozark, MO 65049.

For more information, email Horseshoebendbarkpark@gmail.com.



There's no better place to enjoy your dog and make new dog-loving friends than the Horseshoe Bend Bark Park! Responsible rules have been adopted to keep the park safe: Aggressive dogs and dogs in heat are not allowed; neither human food nor dog treats are allowed; dogs cannot be left unattended; children must be accompanied by an adult; and all dogs entering the park must be vaccinated.

Horseshoe Bend or the Village of Four Seasons.

Since 2010, the park has been providing a safe place for residents and visitors to bring their dogs to play and get exer-

frequently number eight to 10 during weekday afternoons; mornings are a little less busy - weekends are even busier.

The non-profit park operates solely on donations. Although

need to be addressed, a downed tree at the back of the park needs to be removed and committee members would like to add a custom wood sign in front of the park. In addition, since

last year the Bark Park oversight committee began a fundraiser that's continued to be very successful – and they have the paw prints to prove it.

Everyone who donates \$50 or

OB water, sewer rates to rise

By Nancy Zoellner

Osage Beach plans to increase its water and sewer rates on May 1. It's the first time they've been raised in five years and it's only the fifth increase since 2007, when the city revamped its billing system methodology.

Although rates are based on a couple variables including the size of the line serving the property and the usage, a customer who had been paying \$20.48 each month for water will be billed \$22.73 beginning May 1; a customer who had been paying \$16.11 each month for sewer will be billed \$18.20 when the new rate goes into effect.

According to City Administrator Jeana Woods, the hike is nec-

essary to keep the system working and cover the cost of repairs and improvements. However, residents will have a chance to comment on the hike at a public hearing that will be held as part of the March 2 board of alderman meeting. The meeting starts at 6 p.m. and will be held at Osage Beach City Hall. Aldermen are scheduled to vote on the first reading of proposed hike at that meeting.

Woods said the increase of 11 percent on the water side and 13 percent on the sewer side is a little bigger jump than normal. "In 2010, we had a 15-percent increase but typically they've been from 3 to 5 percent. However, with the economy over the past

24, 36 months, it was needed."

The city currently has about 6,100 customers on water; 87 percent are residential and 13 percent are commercial. The is responsible for maintaining approximately 250 miles of water line, eight wells, four towers and 999 fire hydrants. Woods said some residents are still on their wells, which were grandfathered in.

"If they are on a well, they can continue using that. However, once their well quits - and you can only do so many maintenance upgrades - people have to get on the system."

The billed consumption in FY2022 was 346 million gallons. The city has seen an average

3-percent growth annually since 2019.

Around 7,100 customers are on sewer, Woods said. That system consists of 153 miles of sewer line, more than 1,200 grinder stations and 59 lift stations that handled 388 million gallons of waste water in FY2022 – and it's not inexpensive to maintain the sewer system.


"The city has grinder stations and a lot of pressure sewer lines because sewage has to be pushed uphill. It costs us approximately \$3 million each year just to maintain the sewer system, plus we're required by the DNR to have appropriate reserves for operation and maintenance to replace equipment and lines," Woods said. "For instance, we had a big break around our Sand Station

recently that ended up costing us three quarters of a million dollars to fix – and that happens – but because we had reserves we could financially respond appropriately."

A portion of the rates is also used to operate and maintain the Lake Ozark/Osage Beach Wastewater Treatment Plant. The state-of-the-art plant, which collects, treats, and disposes an average of nearly 2 million gallons of sewage daily from both cities, is operated by a private company, Alliance Water Resources. Both cities share in the cost of the facility proportionately based on flow.

For more information on the costs and reserves needed, visit www.osagebeach.org.

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Bogus Bills

continued from page 13
to the Secret Service for further investigation, but in this case, because it's fake money, it won't be. "Unfortunately counterfeiting has become so common now, the Secret Service is inundated."

Although movie prop money can have the same look as actual currency, most movie prop bills are slightly smaller and do not have the same texture as real cash. In addition to bearing the wording "For Motion Picture Use Only" along the top front of the bill, it also states "Not Legal Tender" on at least one side of the bill.

The Secret Service offers a downloadable PDF called Know Your Money that points out key features to look at to determine if a bill is real or fake. The Secret Service and U.S. Treasury also offer these suggestions:

Hold a bill up to a light and look for a hologram showing an image that matches the face of the individual on the bill. Both images should match. If someone has bleached and altered a \$5 bill to look like a \$100 bill, for instance, the hologram will display an image of Abraham Lincoln, who appears on the \$5 bills, instead of Benjamin Franklin.

Looking at the bill through a light will also reveal:

- A thin vertical strip containing text that spells out the bill's denomination.
- A watermark in an unprinted space to the right of the portrait which can be seen from both sides of the bill since it is not printed on the bill but is imbedded in the paper.
- A thin embedded security strip running from top to bottom on the face of a banknote.

In the \$10 and \$50, the security strip is located to the right of the portrait, and in the \$5, \$20, and \$100, it's located just to the left of the portrait.

If the bill is held up to an ultraviolet light, the \$5 bill glows blue; the \$10 bill glows orange; the \$20 bill glows green; the \$50 bill glows yellow; and the \$100 bill glows red — if they are authentic. And if a new series bill (except the \$5 note) is tilted back and forth, the numeral in the lower right-hand corner color shifts from green to black, and back.

There are minute micro-

printing on the security threads: the \$5 bill has "USA FIVE" written on the thread; the \$10 bill has "USA TEN" written on the thread; the \$20 bill has "USA TWENTY" written on the thread; the \$50 bill has "USA 50" written on the thread; and the \$100 bill has the words "USA 100" written on the security thread. Microprinting can be found around the portrait as well as on the security threads.

Very fine lines have been added behind the portrait and on the reverse side scene to make it harder to reproduce.

Several training resources are available at uscurrency.gov/training-materials.

In the meantime, another kind of movie money could also be coming to the state.

In mid-February, in a bipartisan vote, the Senate approved the Show Mo Act, which reinstates tax incentives for filmmakers to come to Missouri. The state used to offer tax credits for film projects, but they expired in November 2013.

According to the bill's sponsor, Missouri lost out on \$3 billion to the state of Georgia, where the series "Ozark" was filmed. The Georgia Entertainment Industry Investment Act grants an income tax credit of 20 percent to qualified productions which include feature films, television movies or series, documentaries, commercials, and music video projects.

The bill, sponsored by several senators and representatives, provides a 50-percent tax credit up to \$8 million per film project and caps the credits at \$16 million a year. It also provides additional credits for filming done in rural areas, when Missouri residents are hired as "extras," or if the production "positively markets" Missouri. There are also provisions for concerts, including tax credits for rehearsal and tour expenses.

If it becomes law as written, tax credits will end if all other states and local governments end their incentive programs. Otherwise, film tax credits will end in 2029 and concert tax credits will end in 2030.

It needs one more vote before moving to the House.

Help keep earthquake victims warm

By Nancy Zoellner

Lake area residents are being asked to donate new or gently used blankets for distribution to those left homeless by the earthquakes that hit Turkey and Syria. LAMB House, a not-for-profit faith-based organization located at 93 Morgan Street in Camden, is serving as the drop-off point for the Lake area.

On February 6, a 7.8 magnitude earthquake struck the Syria-Turkey border region, killing nearly 45,000 people and destroying thousands of homes and buildings. Then two weeks later, on February 20, a 6.3 magnitude quake shook the same area; more than 6,000 aftershocks have been recorded between the two quakes. As a result, more than 5 million people in Syria and more than 2 million people in Turkey have been left homeless in freezing temperatures.

LAMB House Executive Director Gary Mitchell explained how they got involved.

"On Tuesday afternoon, Bill Stanley, the director of Volunteers International, called and said he hoped I wouldn't be up-

set with him. He said he was doing an interview with KOMU TV about a project to send blankets

tral Missouri as a drop-off point. He said, 'I just blurted out LAMB House. I don't know if it's okay

laughed.

The blankets can be dropped off at LAMB House during its normal operating hours of 9:30 a.m. to 1 p.m. Monday through Friday. They will be picked up from LAMB House every Thursday. Mitchell said Volunteers International also partnered with a food pantry in Columbia that will also serve as a drop-off point. Once the blankets arrive in the quake-torn areas, they will be handed out by aid organizations.

LAMB House has been working with Volunteers International for around two years, providing them with the clothing and shoes that can't be put out on the sales floor of the thrift store because they are out of season or outdated - or left at the end of the season when clothing is switched from spring/summer to fall/winter and back again. Mitchell said Volunteers International picks up the items and then sends them to third-world countries.

For years, those items were given to Victory Mission in Springfield, which sorted and recycled them in various ways,

but when they stopped making pick-ups, around the time that COVID broke out, Mitchell said he searched online for another organization who would take the passed-on items.

"I called Volunteers International, talked to Bill Stanley and he said they'd love to have them and that they'd be here every Thursday. Then about a year ago, they started paying us 7 cents per pound for everything. In 2021, they presented us with a plaque that we have hanging by the registers that reads, 'United Volunteers offers its appreciation to LAMB House for contributing over 64,600 articles of clothing in 2021. The people of Kenya and Somalia thank you.' While we send them things that don't meet our quality standards or that is out of season, we don't send them anything that has a bad smell or that is dirty. We send shoes that have been worn, but if they are worn out, we just throw those away," Mitchell said, adding that he hopes enough blankets will be donated to fill the truck. "Joan (his wife) and I are buying a few and if everyone just buys one, we should be able to accomplish that." For more information, call LAMB House as 573-346-2168.



Since 1989, LAMB House, which operates on donations, has been helping residents of Camden County with food, clothing, prescriptions, and utilities. Now the organization is also helping earthquake victims halfway around the world.

to Turkey and Syria and in the middle of the interview they asked if he had anyone in Cen-

or not but I accidentally said it without asking.' I told him we'd love to be part of that," Mitchell

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It's like the Apple Watch they should have made to start with. It's titanium and 49mm large. It looks super-cool and comes with standard straps. It checks all the boxes—rugged, GPS enabled, cellular-equipped, water-resistant to 50 meters, has a long-life battery—and features like temperature sensing, blood oxygen sensing, heart rate measurement, ECG, and more. Crash and fall detection, emergency SOS and siren, cellular directly from the watch. This thing even has a full-featured dive computer with a **depth gauge**. Yes, you can take an electronic watch diving. Wow. I wonder if you can take it Skydiving? Trouble is, it's twice the price of the series eight. But if you need cutting-edge tech on your wrist the cost won't matter. **Apple.com \$800**



CouchConsole

If you've ever knocked over a drink on the sofa, you'll understand the thought behind this cool Kickstarter graduate. The CouchConsole is a self-balancing place for your beverages, snacks, remote—it even acts as an armrest. They're modular so if you have more than one, they interlock. They're washable and available in various color combinations. Re-arrange the modules as you like, or between two to get the color combos you want. Gyros hold everything level as you go from couch to bed, or chair—anywhere. Dishwasher safe, made from food grade materials. **About \$70 CouchConsole.com**



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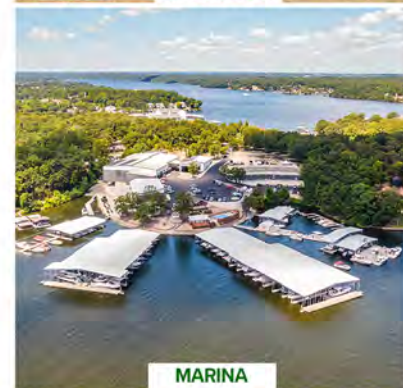
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