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BOATING ON BACK

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April 2023

Boating



Kelly's PortTiara

NEWS IN BRIEF



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Crossword

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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 4

APRIL, 2023

Osage Beach Outlet Mall to make a comeback



This photo dated May 2011 shows the mall in better days.

By Nancy Zoellner

The great news is that developer Gary Prewitt and a group of investors purchased the Osage Beach Outlet Marketplace. The retailers that are currently in the mall will be allowed to stay and the developers hope to bring back some of the premium retail stores that have left.

The bad news is the mall might not be ready to bring back some of those favorites – and some of the best sales - by Black Friday.

“That’s a tall order,” laughed Andy Prewitt, who handles the day-to-day business of the Prewitt enterprises. “Our intention is to keep and rehab the buildings up front to create a more upscale look, but it takes a while to rehab old buildings. Some of them have water damage and the rehab will include changing some of the architectural features of the buildings, so it’s really too early to tell.”

The redevelopment project won’t just include retailers. Andy

said they also plan to add family friendly recreational opportunities mixed with dining establishments.

“It’s so green right now. I’ve seen plans kicked around with hotels, pools and pickleball courts, tennis courts – that kind of thing – but it’s too early to say what’s going to end up there. Plus, right now we’re working under nondisclosures with the investors and the Simon Group, so I’m limited on what I can say. I just know that we hope to tear down the buildings in the back of the mall to make room for family friendly recreation,” Andy said, adding that the idea of a roller rink has been tossed around. “One of the investors is interested in floor hockey and has done some of that in St. Louis so that could be a possibility.”

That suggestion has been made by several people who have commented on the press release posted on Facebook.

While the investors have all done work at the Lake, none are from this area. Andy said they started looking into buying the mall last December, “so yes, it was a fairly quick decision.”

They’ll also be moving quickly on the project. They hope to get the plans finalized by this spring and start construction this fall.

Andy said they may seek a Tax Increment Financing (TIF) from Osage Beach, “but I don’t know how much revitalizing we’ll have to do so that’s not guaranteed. It’s definitely on the table as an option, however.”

Gary Prewitt said he has fond memories of the Outlet Mall being one of the top shopping destinations in Missouri. “It has always been vital to the Osage Beach community, and I hope to help make it once again the premium shopping and entertainment destination at the Lake.”

Opening in 1986 as the Factory

Outlet Village, over the years the mall has been home to a mix of more than 100 local and national brands like Under Armour, Crocs, Gap, Coach, Carter’s, Polo Ralph Lauren, Bass and Eddie Bauer. The mall remained a major shopping destination for locals and tourists alike and stayed busy from early spring to late fall. On Black Fridays, shoppers waited in line for hours in lines that wrapped all the way around the buildings. Over the past few years, COVID and the resulting increase of online shopping resulted in a steady stream of retailers closing their doors. Today, only a handful remain.

Gary Prewitt has used TIFs to develop two very successful shopping malls that changed the face of shopping at the Lake and have provided more jobs than any other development in the Lake area – Eagles’ Landing in Lake Ozarks, which includes Menard’s, Kohl’s, Casey’s, and Aldi; and Prewitt’s Point in Osage Beach, which includes more than a dozen retail stores, including Target, Lowe’s, Marshall’s Home Goods and Old Navy, and five restaurants.

TIFs have also been used to develop Dierberg’s Lakeview Pointe, which includes Dick’s Sporting Goods and Dollar Tree; Osage Commons, which is home to Hobby Lobby; and the Arrowhead Senior Living, an assisted living facility in Phase I of Arrowhead Centre. The developers of The Oasis at Lakeport, a proposed \$300 million entertainment district to be built next to the Grand Glaize Bridge, have also requested a TIF.

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

STARTING ON AUGUST 31, Sun Country Airlines will offer nonstop flights between the Branson Airport and Minneapolis-St. Paul International Airport. Sun Country will use a Boeing 737, holding 186 passengers, for the flights. While the schedule varies slightly, the majority of the flights to Minneapolis-St. Paul take place on Sundays and Thursdays. Sun Country Airlines also offers service from Branson to Duluth, Minnesota; Eau Claire, Wisconsin, Fargo, North Dakota; and New York City/Newark, New Jersey. Flights on the new route are available for purchase now at suncountry.com.

EXPERTS LOOKED AT DATA from 2.4 million Trip Advisor posts featuring the keywords "salmonella," "gastroenteritis," "e-coli," and "food poisoning," as well as what were some of the recurring countries to which these terms were attributed, according to an article in Travel Off Path. "The results were then cross-referenced against "pertinent" data published by official entities. The scores were compiled as the Forbes Advisor Travel Bug Index; the higher the score, the more common are bouts of illness. The destinations where tourists are most affected by sickness were #1 Punta Cana, Dominican Republic, named as the worst destination worldwide for food poisonings; #2 Sharm El Sheikh, Egypt, with rampant infectious diseases; #3 Sal, Cape Verde, off the coast of West Africa, with gastric illnesses caused by undercooked meat and dirty water; #4 Playa del Carmen, Mexico, with low food and water standards; and #5 Cabo San Lucas, Mexico with undrinkable tap water and infectious diseases.

CANCEL FOR ANY REASON (CFAR) travel insurance coverage allows travelers to cancel their trip for any reason up to two days prior to scheduled departure. According to an article in USA Today's "Money" column, although there are a few restrictions and time limits, depending on the plan chosen, holders can be reimbursed up to 50 or 75 percent of the insured prepaid, nonrefundable trip cost. To learn more about how it works, visit usatoday.com and click on the "Money" link at the top of the page.

MASK MANDATES ENDED on domestic flights in April 2022, however, they're still in place on some airlines outside the US. Traveloff-path.com provides a list Iberia, a Spanish airline in Europe also serving North and South America,

still requires masks for all passengers over the age of 6. Vueling, a Spanish airline flying to Spain and Portugal, also requires masks for passengers 6 and up. Copa, an airline based in Panama with flights to North, Central and South America, requires masks for travelers 2 and up. Cathay Pacific, based in Hong Kong with flights all around the world, also requires masks for those 2 and older. Japan Airlines doesn't require masks but they request that masks be worn. Ironically, China Eastern and China Southern mandate masks.

PASSPORTS ARE IN "unprecedented demand," according to U.S. Secretary of State Antony Blinken. He made the statement at a recent House Appropriations subcommittee budget hearing. In 2022, the State Department issued a record 22 million passports; 2023 is on track to break that record. Although the State Department is handling a half million passport applications each week, that's 30 to 40 percent jump over last year. The State Department hired additional staff, authorized overtime, and even opened sat-



ellite offices to process passport applications more quickly, but it's still not enough to keep up with the demand, Blinken said. In the past, the standard processing time has been 10 to 13 weeks. An expedited passport request takes seven to nine weeks – and that doesn't include snail mail time.

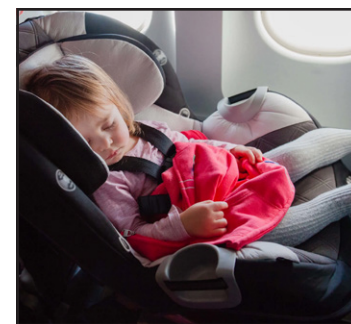
UBER IS ALSO DRIVING toward a record year. According to a story in Travel Weekly, Uber reported fourth-quarter gross bookings of \$30.75 billion, an increase of 19% year over year. Full-year trips were 7.64 billion, up 20 percent from 2021. For the quarter, there were 131 million monthly active platform consumers, up 11 percent year over year. At \$4.98 billion, the United States and Canada accounted for 57.8 percent of fourth quarter revenue, up 38% year over year.

YOU BETTER DRIVE SOBER – or get an Uber – if you're headed to Mammoth Cave National Park, home to the world's longest cave

system. According to a story in USA Today, park law enforcement officers have had so many alcohol-related problems – especially with underage drinkers – that they will be operating sobriety and safety checkpoints along park roadways and riverways for the rest of the year. The checkpoints were also held in 2021. Getting caught could take the fun out of the trip because getting a DUI in a national park, considered federal land, is a federal crime. This misdemeanor comes with a maximum jail sentence of six months and maximum fine of \$5,000.

UNEXPECTED TURBULENCE is the number one cause of pediatric injuries on an airplane. That's why the FAA and the Association of Flight Attendants-CWA are pushing for rules that require all passengers to have their own seat with a restraint, regardless of their age. According to a spokesperson for the flight attendants' union, planes can drop 4,000 feet in a split second and the G-force makes it impossible to hold on to a child on a lap. Emergency landings can also cause unrestrained babies and children to be injured. In the meantime, the Department of Transportation is also calling for airlines to guarantee that families are seated together, at no extra charge. Only three – American, Frontier and Alaska airlines – of the 10 major airlines have agreed to offer that service to its customers.

TAKING A CAR SEAT along on a flight can be a difficult task. That's why Travel and Leisure researched and analyzed travel-friendly car seats and rated them. They selected Cosco's Scenera Next Harness Convertible Car Seat, available at Walmart, as the best one. "Not only is it FAA-approved but, at only 10 pounds, it's one of the lightest, yet sturdiest, options as



well," their review said. Coming in as Best Overall, Runner-Up is the Graco 4Ever DLX 4-in-1 Car Seat, available on Amazon. Visit travelandleisure.com/style/shopping/best-portable-car-seats-for-travel for the full list, along with reviews of each seat.



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Top-quality apartment complex underway

By Nancy Zoellner

The first workforce housing development to be built in several years got underway in mid-March

The units will feature quartz countertops, balconies/patios, shaker style cabinetry, stainless steel appliances, designer light-

tor Jeana Woods said the project should be complete in about two years.

"Of course, weather always plays into the schedule but hopefully everything will move along as planned. The Lake area has needed a nice development like this for so long so we're very excited that it's being built in our city," she said in a later interview.

Jeff Tegethoff, principal of

Tegethoff Development, LLC has built approximately 2,600 apartment units valued at \$700 million throughout the Midwest, including several similarly sized multifamily and mixed-use projects in Lee's Summit, Chesterfield, and St. Louis.

Tegethoff, whose family has owned a home at Lake of the Ozarks his entire life, told the board of aldermen that he met his

wife at the Lake. As a former employee of Lake Regional, she told him how difficult it is to find housing in the Lake area. "And as I met more of her friends who worked at the hospital, as an apartment developer I obviously saw a need for quality housing," he said.

Osage Beach-based Thomas Construction is the contractor for the development.



with a groundbreaking ceremony.

The Preserve at Sycamore Creek development will be built in Osage Beach on approximately 22 acres bordering Nichols Road, on land formerly occupied by the Sycamore Creek Golf Club. According to the development plan, the \$63 million project will include 10, four-story buildings featuring 268, one, two and three-bedroom units that will start at around 1,100 square feet. According to the plans, 116 of the units will be one bedroom; 140 will have two bedrooms; and 12 will feature four-bedroom units.

ing, large closets and full size in-unit washer and dryer.

The pet-friendly development will also include a 7,500-square-foot clubhouse and fitness center with coffee bar, pool, fenced dog park and dog wash station, and "first class amenities like you would see in St. Louis and Kansas City - definitely a product that's never been offered down here," according to the developer, who said he will build a sidewalk along the entire property abutting Nichols that extends to the elementary school.

Osage Beach City Administra-

Left, the proposed location and an architect's rendering at right.



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Commission to consider Oasis At Lakeport TIF

At their March 2 board meeting Osage Beach aldermen approved Resolution 2023-01, referring the proposed Oasis at Lakeport Tax Increment Financing Application under the real property Tax Increment Allocation Redevelopment Act to the Tax Increment Financing (TIF) Commission.

The decision to refer the project to the TIF Commission was made after city staff, and legal and financial consultants reviewed the project application and plan documents, which include the Tax Increment Financing Redevelopment Plan, Cost-Benefit Analysis, and the Qualification Study for Lakeport Village (Oasis at Lakeport).

The \$300 million family resort

and entertainment district is to be built by St. Louis-based SkyView Partners and Tegethoff Development on a 26-acre property at Highway 54 and Jeffries Road, adjacent to the Grand Glaize Bridge. The land was acquired by Big Thunder Marine in 2021.

Osage Beach City Planner Cary Patterson said the plans include amusement rides, a 200-foot-tall observation wheel, attractions, hotels, restaurants, an amphitheater, marina, and boardwalk. Special events based around holidays, similar to Silver Dollar City, have been part of the discussions.

Developers hope to be open in the summer of 2024 and plan to stay open year-round, according to Patterson.

Two TIF Commission meetings were scheduled:

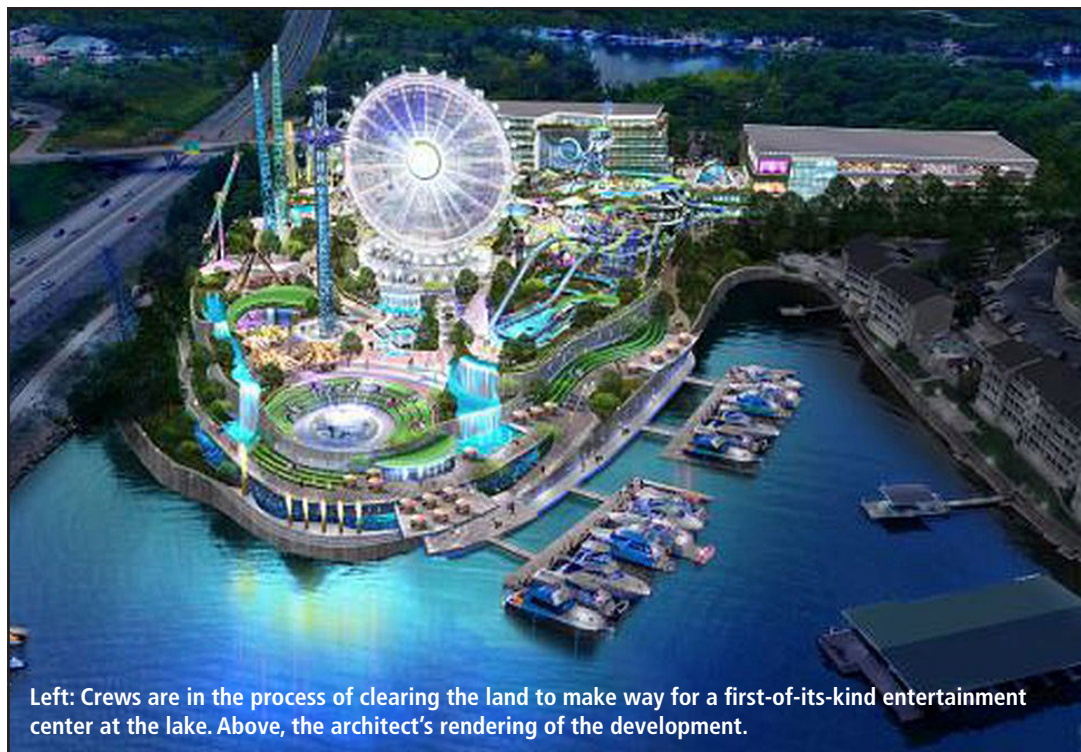
Monday, March 27 where TIF Commissioners got an overview of the TIF process and their role as TIF Commissioners. They were also provided with project details and they heard statements from

both the developer and city representatives.

Monday, April 17 at 6 p.m. at City Hall - The TIF Commission will hold a public hearing, hear further testimony from the project applicant and city representatives, and will consider any project rec-

ommendations. The public is invited to attend to learn about the project and the TIF process and to make comments during the public hearing section of the meeting.

Project documents and other information is available at www.osagebeach.org.



Left: Crews are in the process of clearing the land to make way for a first-of-its-kind entertainment center at the lake. Above, the architect's rendering of the development.



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What is ChatGPT?

One of the most exciting developments in technology is the rise of Artificial Intelligence. There are now several tools via OpenAI to help you create content, images, and much more. MSW is researching and experimenting with this new technology so that we can understand it and utilize it to make our products more effective.

We wanted to share an experiment with you. As you know, we have been doing a weekly column for many years with our friends at Benne Media. Our experiment was to see if ChatGPT could help us with this column. To try ChatGPT on your own, go to <https://chat.openai.com> and sign up for a free account.

Our experiment: We asked ChatGPT to "Explain ChatGPT in 400 words". Here is the result it came back with:

"ChatGPT is an artificial intelligence language model developed by OpenAI based on the GPT-3.5 architecture. It is designed to understand natural language and generate human-like responses to queries, making it an ideal conversational agent. The term "GPT" stands for "Generative Pre-trained Transformer," which refers to the model's ability to generate natural language text.

ChatGPT is built on top of deep learning techniques such as neural networks and unsupervised learning, which enable it to learn from vast amounts of data and improve its language processing capabilities over time. It has been trained on a massive dataset of texts, including books, articles, and web pages, which enables it to understand and respond to a wide range of topics and queries.

One of the key features of ChatGPT is its ability to generate responses that are contextually relevant to the input text. It uses a technique called "attention mechanism" to focus on specific parts of the input text that are most relevant to the query. This enables it to generate more accurate and informative responses.



Mike Waggett

ChatGPT has a wide range of applications, including customer service, personal assistants, language translation, and content generation. It can be used to automate routine tasks such as answering frequently asked questions, providing product recommendations, and generating content for social media and marketing campaigns.

Despite its impressive capabilities, ChatGPT is not perfect and has some limitations. For example, it may generate responses that are biased or inaccurate if the input data contains biases or errors. Additionally, it may not always understand the context or intent of a query, leading to irrelevant or incorrect responses.

Overall, ChatGPT represents a significant advancement in natural language processing and has the potential to revolutionize the way we interact with computers and automate various tasks."

Pretty impressive right?

There is a lot of information on the Internet about AI and ChatGPT. If you want to learn more, follow our social media or give me a call. I'd be happy to share some more resources with you!

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LO turns to former labor leader turned lobbyist

By Nancy Zoellner

Jeff Aboussie, a former organized labor leader in Missouri, may again be representing the city of Lake Ozark in its attempts to increase economic development.

He's already working with the Prewitts on Phase 4 of the Eagles' Landing Development.

Currently, there are 13 licenses for gaming authorized by the Missouri Gaming Commission. If approved, the resolution would authorize a 14th license to be granted for the Osage River somewhere between Bagnell Dam and the confluence of the Missouri River.

"The bill got out of the Senate committee and we had a House committee meeting two weeks ago. Now we're waiting on a vote. The next thing will be full House and full Senate hearings. If passed, it will be on the ballot in 2024 to allow a casino on the Osage River. There's no guarantee it will be on our property but because of the road work and the proximity to the river and the highway, we think we've got a pretty good shot," said Andy Prewitt. "Somebody could swoop in at the last minute and

put it across the street from us, but we are hopeful."

The language of the bill requires that the boat be 1,000 feet or less from the high-water mark of the Osage River. Prewitt's property abuts the Ozarks Landing RV Resort, located on the bank of the Osage.

"Our property actually starts on the river side of Wood River Road so we're within around 300 feet of the Osage River," Prewitt said. "Our goal is to include a 150,000 to 200,000 square foot convention center, a hotel and then the casino. That would be huge for the Lake."

Aldermen voted 5-to-1 at their March 14 meeting to approve the first reading of an ordinance adopting a professional services agreement with Aboussie's Regional Strategies, LLC. Alderman Judy Neels cast the lone "No" vote. The second reading was to be voted on at the March 28 meeting, after this issue of the Lake of the Ozarks Business Journal went to press.

The agreement states Lake Ozark will pay Regional Strategies LLC, which Aboussie said has

participated in lobbying efforts for the past 10 years, a total of \$7,500 for a 90-day contract, "with potential renewal after review (of) the various development projects. Compensation to be paid \$2,500 at acceptance of this proposal, \$2,500 at 45 days and \$2,500 upon completion of the term."

For that fee, Aboussie stated he would:

- Assist the city in any negotiations with partners such as state legislature, state agencies and county governments,
- Assist Lake Ozark with creating state legislation that may be needed for economic programs available on a state or federal level,
- Provide feedback from legislators, agencies, and neighboring public subdivisions with regard to the proposed projects at the Lake on a bi-weekly basis.

In his proposal, Aboussie wrote that he would also "communicate on a regular basis with the designate representatives of the City to brief them of the above mentioned topics."

He also wrote that he could assist the city as it navigates "through a variety of interesting

projects including possible legislation to assist the city. These projects include, but are not limited to, road funding, tourism grants, economic development legislation that would have any impact to the City of Lake Ozark and also the proposing to other entities that have the ability to impact any type of economic assistance to Lake Ozark. Lobbying not only the legislature but also the various departments within state government can be beneficial to the City of Lake Ozark"

The city first contracted with Aboussie in April 2022 to "assist the City's economic development team and further explore potential interest with local developers, regional developers and national developers and help to facilitate communication between these developers and local stakeholders in the furtherance of the City's economic growth and development."

He was paid \$4,900 - \$100 less than the amount requiring the city to go out to bid. City Administrator Harrison Fry said he sought bids on this second proposal but only two companies responded

and the bid from Aboussie was substantially lower.

At the March 14 meeting, Neels asked what Aboussie accomplished during his earlier contract. Mayor Dennis Newberry said Aboussie had communicated with several developers. In a later interview, Fry said Aboussie provided former City Administrator David Mitchem with an end of service report but he did not have a copy.

Neels also questioned the wisdom of paying Aboussie to act as a lobbyist when this legislative session ends in mid-May.

"I think the questions are important to ask since this is a new option for the city," Fry said. "Whether we get the timing right or not, it does seem that the board is of the shared opinion that hiring someone to do services like this makes sense. The 'who' and the 'when,' I can't speak to that as much, but I do think, there's a lot of value created in a lobbyist contract."

Fry also said the work Aboussie would be asked to do under the recent contract is more closely aligned to the services he typically offers clients.

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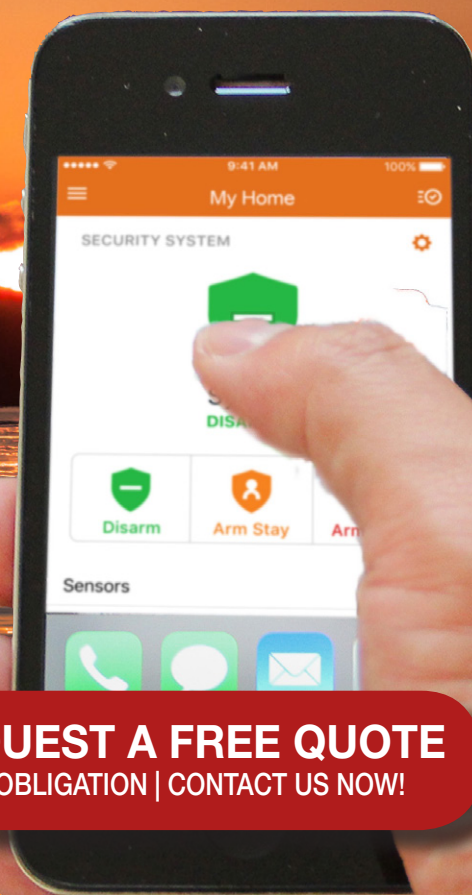
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Vacant land may not be empty much longer

By Nancy Zoellner

Development of land on the Lakeside of the intersection of Horseshoe Bend Parkway and Bagnell Dam Boulevard may finally happen.

At their March 14 meeting aldermen approved the first reading of a rezoning request that will allow condominiums to be built on the lakefront portion of a 10.4-acre parcel owned by Lakeside Village LLC and managed by Dave Hansen. The second and final reading is scheduled for March 28, after this issue of the Lake of the Ozarks Business Journal went to press.

The land, which has on the market than once over the past

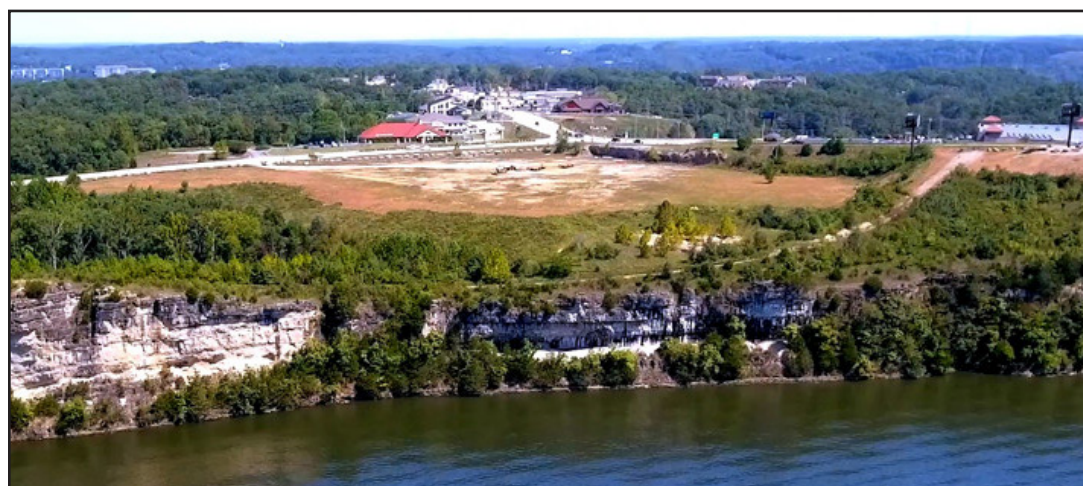
know that if zoning doesn't move forward, they're not doing their projects. Some, like this one, have contingencies in place where they need to see the rezoning happen before they can bring something forward."

Fry said the job of the P&Z is to determine whether the list of uses in the new classification would be compatible with the land, then make a recommendation to the board of aldermen, where the final decision sits. Project specifics would be determined later if the developer applies for a special use permit.

"The site plan is where they would work out some of those de-

Hwy 242 and Bagnell Dam Boulevard. Phase One includes 8 commercially zoned lots located along Horseshoe Bend Parkway and Bagnell Dam Blvd. Preliminary plans for Phase 2 of Lakeside Village include a 250 + - slip marina, retail, hospitality, entertainment, hotel and up to 400 multifamily housing units. Parkside Village is designed to be a destination for residents and visitors alike with a variety of activities and choices for hospitality and entertainment."

Aldermen also approved the first reading of a zoning change from R-1 Residential Low Density District to C-2 General Commercial District on 3.7 acres between



Lake Ozark officials are hopeful that this time, the development will move forward.

several years, had been zoned R-2 Two Family Dwelling Density. The rezoning request was first presented to the city's Planning and Zoning Commission at its March 1 meeting. That commission recommended approval by the board of aldermen.

Lake Ozark City Administrator Harrison Fry said that while he hadn't seen "anything specific," he understood that either the owner or potential buyer planned to do a project that would contain a mix of commercial and multi-family uses. The request was made by Hansen but was filed by Lake Ozark Mayor Dennis Newberry, who said he was acting as an agent for the developer.

"I believe that the rezoning is one of the contingencies in the project moving forward. The way the zoning classification is currently set up would not make it suitable for whatever that plan is, although I myself have not seen plans," Fry said. "Some developers are a little more open and prepared with their plans. They

tails. Under the R-3 classification, you could still do construction of duplexes or single family homes. This would just offer an expanded list of uses," he explained. "Most of the commercial district in town is zoned C-2 and pretty well everything else along Bagnell Dam Boulevard, until you hit the Strip area, is zoned with that C-2 classification. Most of the land within this area currently has C-2 classification. The zoning map indicates that there are just a few pieces where the classifications overlap lot lines so this will clean it up so Lot A would strictly be commercial, Lot B would be the multifamily."

In 2019, Lakeside Village LLC advertised that it was accepting contracts for pad sites in Parkside Village, "the most incredible piece of commercial property at Lake of the Ozarks. Lakeside Village is well known for its location and fabulous views of the lake. The property is comprised of nearly 30 acres and 1500 ft of lakefront at the corner of Horseshoe Bend Parkway,

Osage Hills Road and Highway 54. A mix of single-family homes and commercially approved buildings that include storage units, contractors' offices, and a maintenance building for the golf course are in the immediate area. That rezoning request will also be presented for a second time at the next board meeting.

Information included in the packet states the rezoning "would be consistent with the current Comprehensive Plan, outlining the entryway to Osage Hills Road as ideal for a mix of low-intensity commercial and residential uses."

According to Fry, the parcel was purchased in an auction held last fall.

"Based on our conversations, the new owner has a lot of things that they might want to do with the property but they want to see if the zoning will go through before they pull the trigger on any of them. They do appear to be serious about doing something with the property. They're just weighing their options," he said.

A Matter of Trust

The Importance Of Celebrating Birthdays

Maybe you don't get the big cake and piles of presents like when you were a kid, but birthdays are still worth celebrating. When it comes to financial planning, each milestone birthday brings new benefits and opportunities.

50: You can contribute more to your retirement

The first financial benefit of growing older shows up at this birthday. You may contribute more to your 401(k) or other retirement plans and individual retirement account (IRA) with catch-up contributions. For 2023, you can make an additional \$7,500 contribution to your 401K and an additional \$1,000 contribution to your IRA if you've already maxed out the annual contribution limits.

59½: You can withdrawal funds from your IRA

You can withdraw money without penalty. Just remember that taxes may be due depending on the type of IRA. It's also a good time to start consolidating IRAs and 401(k)s from past employers. This will help you track and organize your investments, so you can easily monitor your future retirement income.

62: You can start receiving Social Security

If you want an early retirement, you can start receiving Social Security. However, this can permanently reduce your monthly benefit by 30 percent versus waiting until your Full Retirement Age (FRA) to receive 100 percent of your Social Security benefits. Visit the Social Security website at ssa.gov to get personalized retirement estimates.

65: You can sign up for Medicare

You have seven months to enroll. Three months before you turn 65, your birthday month, and three months after you turn 65. If you miss the initial enrollment period, you may have to pay additional fees for your lifetime. When you sign up, you'll get Part A automatically. If you're not on an employer health plan, you'll likely need to sign up and pay premiums for Parts B and D. Be sure to review Medicare Supplement (Medigap) Plans and Medicare Advantage Plans for additional coverage options.

66: Your Full Retirement Age if you were born from 1943 to 1954; 67 if you were born after 1960

Full Retirement Age provides you 100% of your Social Security benefits based on your lifetime earnings. If you were born between 1955 and 1959, Full Retirement Age gradually



Trenny Garrett, J.D., CTFa

Executive Vice President and Lake Ozark Market Executive

increases. If you were born after 1960, your Full Retirement Age will be 67. Each month you put off taking Social Security increases your future benefit.

70: Your Social Security benefits stop increasing

Your eventual Social Security benefit no longer increases after your 70th birthday.

70½: You can make a Qualified Charitable Distribution (QCD)

A QCD is a direct transfer from your IRA to a qualified charity. You can donate a sum of \$100,000 to one or more charities in a calendar year. If you file taxes jointly, your spouse can also give up to \$100,000 annually. The amount donated is excluded from taxable income and can be counted toward satisfying your required minimum distribution (RMD). Beginning in 2024, the QCD limit will be indexed for inflation.

73: Your Required Minimum Distributions (RMDs) begin

RMDs are minimum amounts that you must withdraw from retirement plans annually starting with the year you turn 73. The age increased to 73 starting January 1, 2023, and will increase to 75 starting in 2033. This allows the government to finally tax your retirement funds. You may face expensive penalties if you don't take your minimum RMDs.

And Many More...

Whether you are 21 or 61, saving for retirement is no longer an option. It's a necessity. The more you save and the sooner you start, the better off you'll be. Your goal is to live the same financial lifestyle that you did before retirement. Central Trust Company helps clients prepare for these milestones. Contact Trenny Garrett at trenny.garrett@centraltrust.net or (573) 302-2474 so we can prepare and celebrate with you, too!

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

Seniors Corner

SECURE 2.0 Act of 2022 Changes RMD Requirements, Increases Catch-up Contributions

The early part of a new year is good a time to review finances and make investment decisions. This year, it's particularly important, given that the passage of the SECURE 2.0 Act of 2022 in December 2022 has altered the landscape for your retirement savings. For one, you can sock away more money in retirement accounts and leave it in such accounts longer.

Changes to catch-up contributions and RMD changes are two key provisions of the SECURE 2.0 Act that may influence your long-term retirement planning.

Catch-up Contributions

Those over 50 can now put more away for retirement by contributing an extra \$7,500 per year into 401(k) accounts. In 2025, that amount will increase to \$10,000 each year, indexed for inflation, for those aged 60 to 63 who are contributing to a workplace plan.

In addition, starting in 2024, for those making more than \$145,000 per year, catch-up contributions will have to be made on a Roth (after-tax) basis.

Required Minimum Distributions

The SECURE 2.0 Act raises the age for required minimum distributions (RMDs) to 73 starting this year, which allows you to delay taking money out of defined contribution accounts like 401(k)s and 403(b)s. That gives your retirement nest egg a couple more years to grow.

In 2033, you'll be able to delay taking RMDs until age 75, and this year, the 50% penalty for not taking your RMD drops to 25%.

In addition, starting in 2024, the law eliminates the requirement that you take RMDs from Roth 401(k) accounts.

The SECURE 2.0 Act also includes a slew of other important changes designed to enhance people's future retirement, including mandatory auto-enrollment in company-sponsored retirement plans, allowing part-time employees to participate in retirement savings programs, easing restrictions on emergency and hardship withdrawals from retirement accounts, and the establishment of a searchable database to help people locate lost retirement plans.

Given that each person's financial and tax situations are unique, it's best to sit down with your financial planner and tax advisor to determine how the SECURE 2.0 Act affects you and how best to take advantage of its provisions.

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Meet The Team

We are excited to feature our dedicated team! Team Lasson takes great pride in our hard work and community involvement. Whether you already live in the area or you are looking to relocate to Lake of the Ozarks, our experienced mortgage lenders in Lake Ozark, MO are here for you! Take a look below to learn more about our amazing team members!

Michael & Michelle Lasson

Michael and Michelle Lasson are Senior Loan Officers at First State Bank Mortgage in Osage Beach, MO, in the beautiful Lake of the Ozarks. They began their mortgage careers in 2001 with a small mortgage company and have worked together as Team Lasson since the beginning.

Prior to the mortgage industry, Michael worked for a publishing company where he sold advertising for 10 years. During that time, he established numerous relationships with local real estate agents, and still works with many of them today, helping their clients through the mortgage lending process.

Michelle worked for a real estate attorney for two years and a title company/law firm for nine years. With her extensive real estate and mortgage industry experience, Michelle knows how to make loan process as smooth as possible and assists their clients every step of the way.

Michael and Michelle united their families in 1999 and have six children between the two of them. They are also fortunate to have nine wonderful grandchildren. Michael and Michelle enjoy spending time with their family and going camping as much as possible.

Having struggled through an adverse experience buying their first home together, Michael and Michelle made it their goal to make the mortgage loan experience as simple as possible for their clients. They focus on providing prompt communication with both clients and real estate partners to ensure everyone knows where they are in the mortgage loan process, with the goal of getting the borrowers into their new home as quickly as possible.

Michael has received numerous nominations and awards during his career.



Toni Butler

Toni is the mortgage loan processor for Michael and Michelle Lasson. As a member of Team Lasson, she works closely with the loan officers to get their borrowers' questions answered as quickly as possible.

She has been in the mortgage industry for about 30 years and has been a loan processor for 10 years. Toni really enjoys helping borrowers through the mortgage lending process and getting them into their new properties, it is very rewarding and gratifying for her.

Toni lives at the beautiful Lake of the Ozarks and just loves it! She spends her free time swimming, boating, gardening and visiting the gorgeous beaches in Florida. She has two grown children and one beautiful granddaughter that she simply adores!

Our team is a proud member of our amazing community and we cannot wait to help you make your goals of homeownership a reality! Team Lasson works day in and day out to make sure you are informed and comfortable throughout the entire home buying process! Experience the difference when you work with the best mortgage lender in Lake Ozark, MO. To get the ball rolling and get pre-approved, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com!

Follow me on Twitter or Connect on LinkedIn

Michael Lasson, Senior Loan Officer
NMLS #: 493712

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Spring DWI enforcement to take place throughout the Lake area

By Nancy Zoellner

In 2020 alone, 37 people were killed in drunk-driving crashes over the St. Patrick's Day holiday period (6 p.m. March 16 to 5:59 a.m. March 18). Between the hours of 6 p.m. and 5:59 a.m. over the St. Patrick's Day holiday period in 2020, 31 crash fatalities involved a drunk driver.

That's why the Missouri Department of Transportation (MoDOT) Highway Safety and Traffic Division partnered with the National Highway Transportation and Safety Administration (NHTSA) to provide grant money to put additional law enforcement officers on the street during the holiday – and beyond.

Not everyone was quick to jump onboard, however. While Camden County commissioners and Osage Beach aldermen voted to apply for the grant, aldermen in Lake Ozark, which hosts one of the largest St. Pat's Day parades in the state and is home to more than a dozen restaurants/bars, weren't initially convinced it was in the city's best interest to follow suit.

Police Sgt. Mark Kordula addressed the board at their February 28 meeting, explaining that the grant would fund overtime pay to put another police officer on the streets – at no cost to the city – to act as a deterrent to drinking and driving. He shared the goal of the campaign, which reads, "High visibility enforcement is a key strategy to reducing traffic crashes; therefore, law enforcement officers working overtime projects are strongly encouraged to make at least three contacts per hour when conducting an enforcement project."

He also explained that the contacts were there to provide accountability so departments wouldn't sign up to participate but let their officers sit in a parking lot and do paperwork. He also said that although the officers were to focus only on traffic, they were allowed to break away and assist whenever they were needed.

"If you are on a traffic stop and it's a DWI, it can take up to two hours so obviously you won't be making your contacts. It's just to make sure the officers are doing what the state wants," Sgt. Kordula said, adding that "contacts" could be anything from assisting a motorist having car problems to speeding to lane violations. "Even if you helped somebody with a

flat tire on the side of the road, that's considered a contact. The main thing is visibility. They want the visibility of officers out driving around to deter people from drinking and driving."

However, Alderman Matt Wright, who attended the meeting via Zoom, said, "In years past, this may have floated through but I think there's something wrong with a quota. Maybe it's not called a 'quota' but the three contacts per hour are. I'd like to learn more about it and discuss it more."

Alderman Krista Watts also said she had concerns and asked if officers would be following "probably cause" protocol. She said she felt the problem was the "DWI enforcement wording."

Wright then made a motion to table the matter until their workshop, set for Friday, March 3, so they could discuss it further before making a decision. The board voted in favor of the delay. The grant was then discussed several times during the three-hour workshop before aldermen voted to move forward.

In a later interview, Linda Wilson Horn, communications director for MoDOT, said MoDOT has been providing the federal safety funds for DWI enforcement campaigns periodically throughout each year for more than a decade. This year's spring enforcement runs from March 17 to April 19. MoDOT also facilitates the Click It or Ticket, Drive Sober or Get Pulled Over, Youth Seat Belt Enforcement, Child Passenger Safety and Holiday Impaired Driving campaigns.

According to the numbers provided by law enforcement the week following St. Pat's weekend,

- Camden County booked in four people over St. Patrick's Day weekend for DWI. Three were Camden County Sheriff's Office arrests, and one was a Lake Ozark PD arrest.

- The Lake Ozark Police Department made four arrests for DWI; two of them involved crashes.

Bill Sullivan, Law Enforcement Liaison, Region 7 Enforcement and Safety Services on assignment at the NHTSA, provided links to several traffic reports:

Missouri Annual Performance Report 2021, MoDOT Highway Safety and Traffic

Alcohol and drug abuse contribute substantially to traffic crashes on Missouri roads, par-

ticularly those resulting in death or serious injury. Twenty-one percent of all Missouri motor vehicle traffic deaths in 2020 involved one or more substance-impaired driver or motorcycle operator. There were 222 fatalities and 715 serious injuries in 2020 involving at least one substance-impaired driver. That equates to one substance-impaired driving fatality every 1½ days and one substance-impaired driving serious injury every ½ day.

FY2022 Missouri Department of Transportation Highway Safety Plan

Substance-impaired driving contributed to 22.0 percent of Missouri's traffic crash fatalities during the past five years. Alcohol remains the primary contributor to substance-impaired driving crashes; however, the number of persons under the influence of prescription medications and/or illicit drugs continues to increase.

Missouri Coalition for Roadway Safety Savemolives.com

During the years 2019 -2020, as reported by the Missouri Highway Patrol, Missouri experienced 72,833 traffic crashes involving a fatality or personal injury. During the same period there were 215,609 property damage crashes. In these crashes, 1,868 persons were killed (881 in 2019 and 987 in 2020). Preliminary data shows that the state recorded 1,014 traffic fatalities in 2021, a 2.7-percent increase compared to the 987 recorded in 2020.

Sullivan also provided stats to show the problem isn't limited to Missouri. According to the Centers for Disease Control and Prevention:

- In 2020, 11,654 people were killed in motor vehicle crashes involving alcohol-impaired drivers, accounting for 30% of all traffic-related deaths in the United States. This was a 14.3% increase compared to the number of crash deaths involving alcohol-impaired drivers in 2019.
- 32 people in the United States are killed every day in crashes involving an alcohol-impaired driver—this is one death every 45 minutes.
- The annual estimated cost of crash deaths involving alcohol-impaired drivers totaled about \$123.3 billion in 2020. These costs include medical costs and cost estimates for lives lost.

Benne Media to promote both boat racing events



Benne Media is proud to announce their affiliation with Lake of the Ozarks Powerfest and the Lake of the Ozarks Shootout as the exclusive radio partner for both events, "we're proud to support events that drive tourism, support local businesses and raise money for local charities, it's a win win for everyone at the lake," said Denny Benne, owner of Benne Media.

The Lake of the Ozarks Powerfest will feature Formula One (F1) and offshore boats, and kicks off the race season June 1st - 3rd. Promoted and sanctioned by the Offshore Powerboat-

thousands upon thousands of visitors to witness the world's largest powerboating event. Shootout week kicks off August 19th and 20th with the Mini Shootout and events continue through race weekend, August 26th -27th. The world-famous Lake of the Ozarks Shootout, features some of the fastest boats in the world with speeds in excess of 200 mph. This event can be heard exclusively on Cool 102.7 and will be available through Lake of the Ozarks Shootout Facebook and YouTube channels as well as multiple broadcast stations.

For the first time in Shootout history, sanctioned will meet unsanctioned as the event will feature UIM/APBA kilo runs. Leah Martin, Executive Director, said, "Unlike the traditional



ing Association. "I have always loved that the season starts with a race and finishes with a race," said Jeff Dorhauser, Chairman of the LOTO Powerfest. "The racing community is a very tight knit group. They all love coming to the Lake of the Ozarks for the hospitality and the professionalism that our events are run with. The Lake of the Ozarks has the right nucleus of people involved to take it to the next level and we're really excited about growing this event." The event will be live streamed and have live radio coverage on Mix 92.7.

Just when you think season is coming to a close and kids start back to school, the Lake of the Ozarks Shootout drives in

top speed racing that we typically witness at the Shootout, kilo races, rather, are a speed run based on the average time between two survey points which are marked by buoys. The addition of kilo racing is a great way to enliven the event and add something new to the 35th Annual Lake of the Ozarks Shootout!"

For more information and to link to both events visit www.mix927.com or www.cool1027.com

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Boating Trends

with Kyle Kelly of Kelly's Port

The New Boating Market, How Manufacturer's Focus On Lake of The Ozarks Has Put You In Control of The Market

As we get into the boating season, we are looking at a completely different boating market than years past. Following record attendance at the Overland Park and St. Charles Boat Shows, buyer's sentiment was different from years past. Gone are the 12-18 month wait times, this year dealers had a wide array of in-stock inventory, normal lead times on new boat orders (8-12 weeks), and manufacturer incentives. This led to record sales reported by LOMDA members, following national trends reported at FLIBS & the Miami Boat Show.

Boating Trends

The expansion of new boat segments is the driving factor of growth this year. Both long-term boaters and folks new to boating are looking for more size-conscious, dynamic boats that can adapt to their day on the water. Large 45'-60' cruisers are being phased out, replaced with 34'-42' bowrider-crossovers and center consoles.

Buyer's looking for stress-free boating have flocked to the fastly growing Tritoon market as well. The decreased cost of ownership, with a 20-30% lower purchase price than similar fiberglass, minimal maintenance, and year-round boating have driven this segment to new heights.

Manufacturer's Commitment To Lake of The Ozarks

As manufacturers increase production as they've tackled supply chain issues and made large investments in manufacturing processes, they look to Lake of The Ozarks for the future.

Kelly's Port's partnership with Bennington is a fantastic example of this. For years, we focused on selling Bennington's high-end segment of 25' to



Kyle Kelly and kids

30' luxury models. We knew we were missing a large portion of the market in the price-conscious 22' to 24' segment. With Bennington's increase in production, they have increased their focus on the Lake of The Ozark market. Last year, the cheapest new Benningtons we had available were around \$100,000. Now we've put great effort into stocking 22-24' Tritoons between \$60-80,000.

The Comprehensive Buying Process You Should Expect

During COVID mania, people found themselves in the wrong boat, without proper support after the sale. Now that you are in control of the boating market, you have choice. When you start the buying process, consider the reputation and warranties of the manufacturer. Just as important, is the reputation of the service team you decide to do business with. Expect an on-the-water demo before consummating the sale. Along with a complete orientation during the delivery process, on how to safely operate your boat and complete knowledge of maintenance to be aware of.

Kelly's Port

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

Kyle Kelly operates Kelly's Port with two lake locations. www.kellys-port.com, 573-348-3888.

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"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

Who is an Independent Contractor VS Employee?

In the insurance world, it is very important to know when a client has employees versus independent contractors. A lot of insurance costs are based on payroll such as Workers' Compensation & liability insurance, just to name a couple.

I hear daily from clients that they do not have employees working for them "they are Independent Contractors, not employees". They pay them on 1099 status rather than W-2 is the reasoning. Unfortunately, just because someone is paid on 1099 does not mean they are not an employee. There are several "tests" to examine the relationship to investigate if they will be considered an independent contractor in the eyes of the IRS or Workers' Compensation authority regulated by the state. If they are an employee, Workers' Compensation must be provided and a premium paid. Keep in mind employment tax must be paid.

So how do you decide if they are truly an independent contractor rather than an employee? I have listed below some "tests" to assist you. If they fail in 1 or 2 areas, then they are employees.

Right to hire and fire: Right to delegate the work. Independent contractors have the right to "bring in others" to assist in the work.

Right to discharge: Payment practices; independent contractors are normally paid by the job. Not the hour, week, etc.

Training: Normally an independent contractor is skilled and trained. The contractor should not be providing training.

Duration of the relationship: Normally this is a set specific time not open ended.



Belinda Brenizer CIC,RWCS

Hours worked: Employees are told hours to be there, time of breaks, lunch etc. Independent contractors do not have set hours.

Independence: Independent contractors can work for multiple people. Employees do not.

Tools: Independent contractors provide their own tools for the job.

Bids: Independent contractors generally bid their work.

Degree of control: True independent contractors have the right to control the method or manner of job performance - only the outcome of the job.

Profit or loss: Independent contractors may enjoy a profit and suffer a loss on the work.

Remember, paying someone on 1099 does not make them an independent contractor at all - they have to be truly independent and pass the "test" to be outside of Workers' Compensation & the status as an employee in the eyes of the state and federal government.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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Managing Rental Property

Handling Property Damage



Erin Burdette

One of the biggest concerns for property owners thinking about renting out their property to vacationers at the Lake is property damage. Fortunately, most damages that happen in rentals are accidental. Someone still must pay for those damages though, and that is where having a Damage Protection Plan can help!

Upon booking their reservation, guests pay a nominal fee for our Damage Protection Plan. That money goes into a separate account that can later be used to cover any accidental damages that might occur during their stay. The plan covers up to \$3,000 in reported, accidental damage. We offer this plan in lieu of holding a large security deposit.

In the past, when we previously collected security deposits from guests, we experienced a variety of issues. Most notably, we had guests that would try to fix things themselves or hide the damages rather than report them. They wanted to make sure they got their full security deposit back. We found things glued back together, broken items hidden in closets and drawers or under beds, etc. Guests would often claim, "that was already broken when we arrived." Most of the time, it was difficult to determine which guest it was that actually caused the damage.

Whether it was an accident that the guest admitted to, or damages that they denied were caused by them, the guest felt they shouldn't have to pay for it out of their deposit. However, it wasn't our fault, and it wasn't the owner's fault, so where is that money going to come from?

In addition, we were having to refund those security deposits to the guests that did not cause any damage. Not only did that take

time, but it also involved costs for credit card fees. That was an expense that just did not make much sense. Today, if we still took damage deposits in that manner, our annual cost would be around \$150,000.00 in processing fees that we would never recoup!

We have now been offering the Damage Protection Plan for over 15 years. Our guests are happy because they don't have to shell out a large security deposit up front, and if any accidents happen, they have the peace of mind that they are covered. We have also noticed that the guests are more likely to report damages and maintenance issues when they know they won't be responsible for the costs associated with fixing them. Our owners are happy because they're not going to get slapped with a bill to fix something that they had nothing to do with. And we are happy because it saves us money in credit card fees, produces a little income for us and allows us to cover those accidents that tend to happen to even the best of renters.

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

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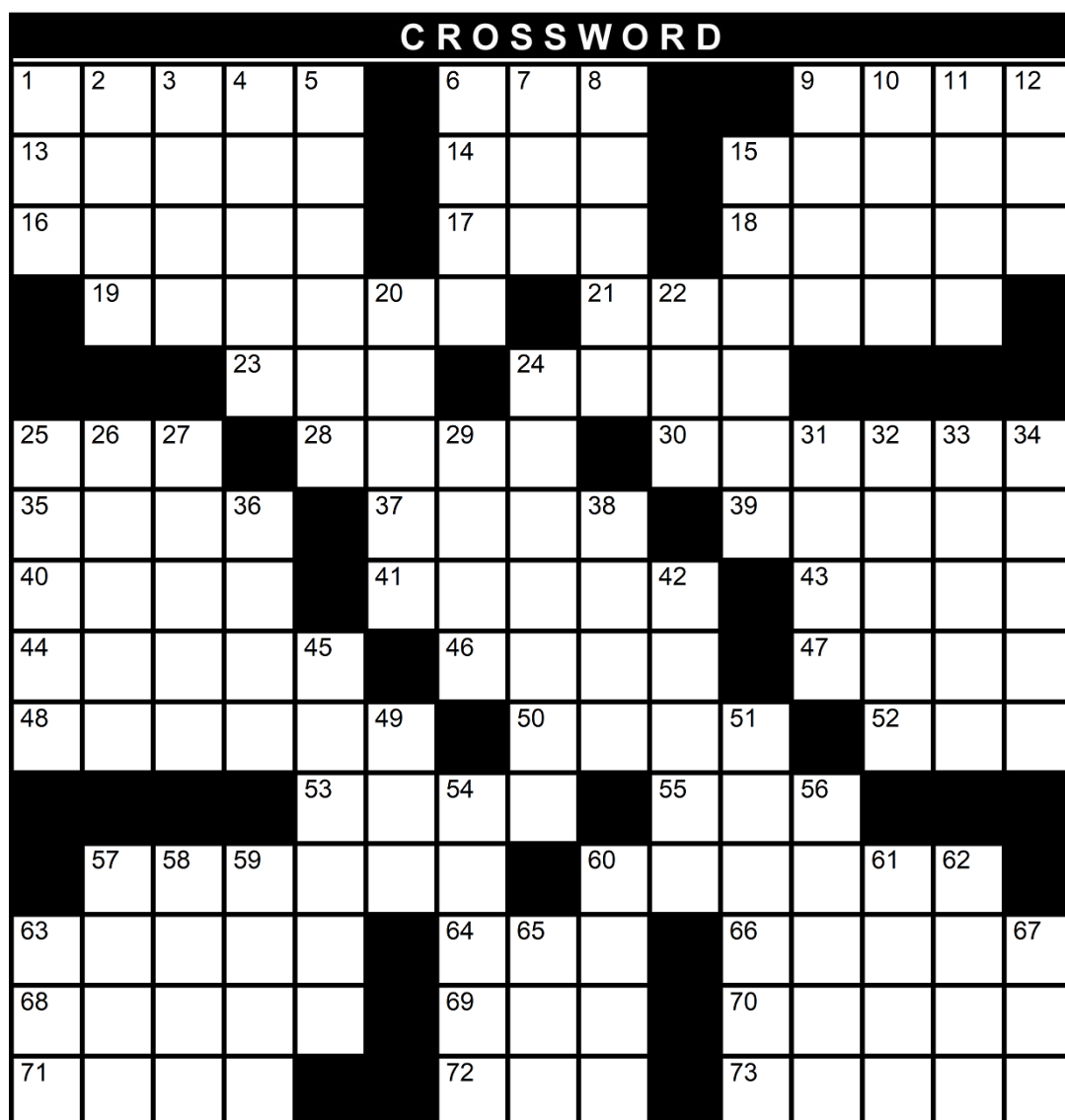
ACROSS

1. Partner of pains
6. "Raiders of the Lost _____"
9. Opposite of flows
13. Flesh of fish
14. Grazing area
15. Soft palate hanger
16. Boatload
17. Wood-shaping tool
18. Old episode
19. *Alice of "Color Purple" fame
21. *Fruit and color
23. Long reef dweller
24. Sound of pain
25. Math class total
28. Excessively abundant
30. **"Royal" color
35. Arrival times, acr.
37. *Color quality
39. Shininess
40. White House "sub"
41. Spritelike
43. Cupid's counterpart
44. Serengeti grazer
46. *Feeling blue
47. Hokkaido native
48. *Color wheel inventor
50. Walk with a hitch
52. "Malcolm X" (1992) movie director
53. Stare open-mouthed
55. Napoleon of "Animal Farm," e.g.
57. *Between blue and violet
60. *_____phobia, intense fear of colors
63. Opposite of cathode
64. North American country
66. Run _____ of the law
68. Geography class book
69. Local area network
70. It's firma
71. Has divine power
72. Banned insecticide, acr.
73. German surrealist Max

Solution on page 20

DOWN

1. "General Hospital" network
2. Crop of a bird
3. Zeus' sister and wife
4. Two under par on a golf hole
5. Meat-cooking contraption
6. Winglike
7. *Predominant color of Mars
8. Type of membranophone
9. Like never-losing Steven
10. Town
11. *Primary color
12. ____ Juan, Puerto Rico
15. 7th planet from the sun
20. Chosen few
22. Nicki Minaj's genre
24. Not womenfolk
25. *Number of colors in a rainbow
26. Of service
27. Colorful parrot
29. *The Lumière brothers' colorful creation
31. "Cheers" actress Perlman
32. Jeopardy
33. Sergio of Spaghetti Westerns fame
34. Follow as a consequence
36. Email folder
38. Cone-shaped quarters
42. Naiad or maenad
45. Motherless calves
49. Old horse
51. Long John Silver, e.g.
54. Modified "will"
56. Bottom-ranking employee
57. Opposite of "out of"
58. Hall of Fame Steelers' coach
59. June 6, 1944
60. "_____ Buy Me Love"
61. Between dawn and noon
62. Yours and mine
63. Expression of pleasure
65. Melancholy
67. Latissimus dorsi, for short





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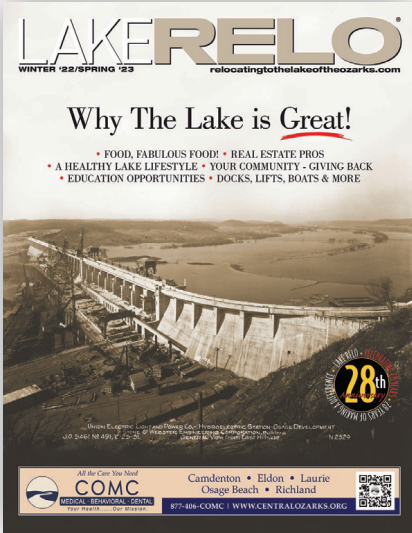
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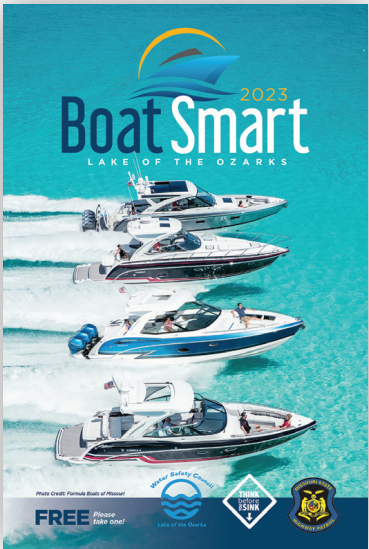
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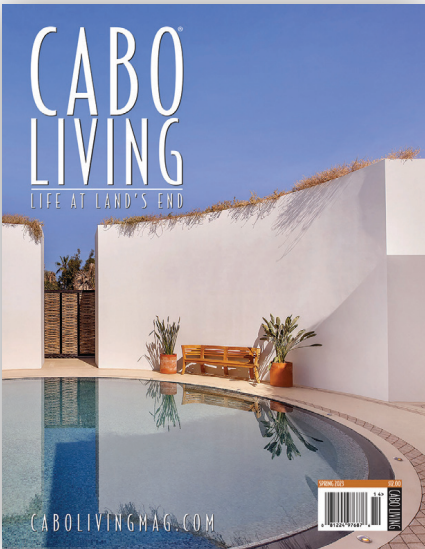
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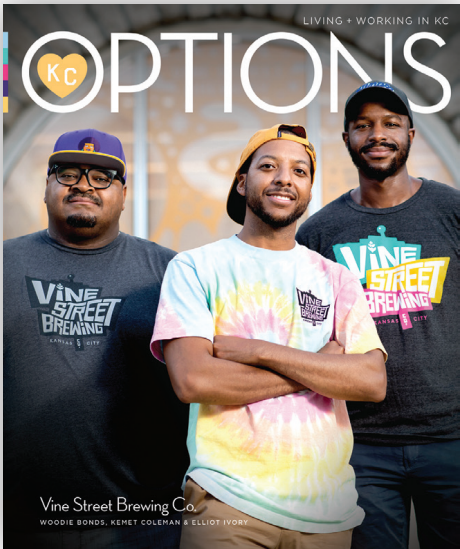
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Proposed bill can reduce stigma

By Nancy Zoellner

Those who have past convictions for certain non-violent offenses and who are trying to turn their lives around by seeking employment may find it easier to accomplish that if the “Clean Slate” bill is adopted.

As it’s currently written, HB-352, sponsored Rep. Phil Christofanelli, R-St. Peters, establishes an automatic record-clearing process to expunge eligible records and offenses for which the governor has granted a full pardon. If adopted, the law would go into effect on August 28, 2025.

Traci Gleason, Missouri Budget Project’s vice president for External Affairs, said the bill is a process improvement rather than a change in the expungement law.

“The process that allows for expungement was put in place a while ago, but there are a lot of people who aren’t even aware that it’s something they can do, and the logistics of making it happen are out of reach for some folks,” Gleason said. “There are also fees involved, and while those can be waived in some instances, it’s not easy. Legal Aid can help people but it’s not a user-friendly process and can be pretty overwhelming.”

So overwhelming that in 2021, roughly 518,000 Missourians were eligible for expungement, yet fewer than 1 percent of eligible individuals had their records cleared.

According to the Missouri Courts website, where the current expungement process forms are located, court clerks cannot provide assistance in completing any of the forms.

The Petition for Expungement - Section 610.140, RSMo - reads:

“Effective August 28, 2021. This form is used to ask the court to order agencies that have arrest/plea/trial/conviction(s) pertaining to specific incidents in which the applicant was involved to close those records pursuant to section 610.140, RSMo. All agencies that may have records must be identified by checking the appropriate box(es) under “Defendant(s).” A \$250 surcharge will be assessed when the petition is filed with the court. The judge may waive the

surcharge if the petitioner is found by the judge to be indigent and unable to pay the costs. Motion and Affidavit in Support of Request to Proceed as a Poor Person may be filed with the petition. The motion can be found at: <https://www.courts.mo.gov/page.jsp?id=526>.”

The list of crimes ineligible for expungement, which won’t change under the new law, can be found at <https://www.courts.mo.gov/page.jsp?id=191585>.

A new economic analysis from the MBP, a nonprofit policy analysis organization, shows that:

- After expungement, justice-involved individuals are 13 percent more likely to be employed and on average see a 23 percent increase in annual wages.
- Black Missourians (who earn an average 62 cents per dollar earned by white Missourians) and Missouri women (whose annual earnings are 78.7 percent of that of men) would see the largest wage increases post-expungement, with average wage increases of 25 and 30 percent respectively.
- On average, expungement is associated with a \$4,444 increase in annual wages for each impacted person.
- The economic value of Clean Slate far exceeds the individual impact, with Missourians’ wages increasing by an estimated \$2.3 billion annually statewide.
- The overall economic impact of Clean Slate in Missouri would be \$2.9 billion annually.

According to the Clean Slate bill summary an individual may be granted more than one expungement under this bill, subject to “specified parameters and exceptions.” If adopted:

- Beginning August 28, 2025, the Office of State Courts Administrator (OSCA) must identify and transmit to the central repository all records of charges and convictions eligible for expungement within 30 days of the record becoming eligible for expungement without petition. If a record is eligible for expungement on or before August 28, 2023, it must be identified and expunged by August 28, 2026. If a circuit court determines a record is not eligible

for expungement without petition, the court must notify OSCA within 30 days and specify the reasons upon which the court relied to make the determination.

- A digital access portal of all orders of expungement will be created by OSCA and the portal will allow users to determine if an order of expungement in the individual’s name has been granted. If a court finds, after a motion, a conviction was improperly or erroneously expunged under this bill, the court must reinstate the conviction.

- Beginning August 28, 2026, OSCA must report yearly certain data to the Judiciary committees of the Senate and the House of Representatives.

- A credit bureau may report records of arrests, indictments pending trial, and convictions for no more than seven years from the date of release or parole. A credit bureau may no longer report such records if at any time after conviction, indictment, or arrest it is learned that a full pardon or expungement has been granted for such conviction.

Lastly, the bill creates in the State Treasury the “Missouri Expungement Fund”, which is a fund dedicated to the creation, operation, and maintenance of the program.

Gleason said the Clean Slate bill not only helps individuals and families become self-sufficient, but it also allows them to fully participate in society, “And that will have a ripple effect on local and state economies by getting folks in a workforce that’s a match to their abilities. It’s hard for people who have paid their debt to society to overcome that barrier. We continue to punish them for their crime years after. This bill doesn’t erase the mistake. It can just keep folks from paying for those mistakes for the rest of their lives. That’s especially important now when there are so many open positions across the state. We have people who want to build better lives but they’re having a hard time breaking through because there’s that stigma. The Clean Slate bill can fix that.”

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Understanding how to get a small business loan is essential for business owners at all stages of growth. However, finding business funding can be a daunting task if you're new to the world of business financing. That's why we have invited

a financial expert to walk you through the basics of how to get a small business loan.

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Benefits of Volunteering with SCORE as a Business Mentor – April 18

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Trustee's actions could result in lawsuit against Village

By Nancy Zoellner

The Village of Four Seasons trustees voted to hire an attorney to investigate a complaint of harassment filed by former Village Clerk Shannon Sullivan against Trustee Tony Baldrige. The complaint was filed in December; the vote took place at a special meeting held on March 20.

Following is a timeline of the actions that led up to the move. The information was gained through Sunshine Law requests of meeting minutes and emails, meeting coverage, recordings of meetings and interviews.

- For more than a year, Sullivan had been openly criticized for correcting misstatements and was accused of not following proper protocol. She had also been instructed to leave Village open meetings, although one of her primary functions was to take minutes during those meetings.

- As chairman, Holcomb is responsible for calling special meetings, so when Baldrige insisted on holding a special budget meeting on December 5, Sullivan responded via email that she, Holcomb and Trustee Randy Engel were unavailable, and that Trustee Ron Weihs told her he didn't need to discuss the budget. She offered to assist Baldrige with his questions.

Five minutes later, Baldrige emailed back, "Talked to Ron this morning. We are on for a meeting on Friday. We have a few things items to add to the agenda." A few minutes later, he emailed again, telling Sullivan to add personnel and the POA to the agenda.

Sullivan responded, again saying that neither she nor Holcomb would be available, and asked, "What are the personnel and POA topics?" to which Baldrige responded, "Why is this so hard. Randy can help with questions. Reach out to Mary (with the POA) for details. Personnel is just what it is. We have enough trustees to hold a work session. We will be there at 3:00 on Friday." The budget was not discussed at the meeting.

- On December 6, Sullivan went to Holcomb's house, handed him her keys, and apologized that she couldn't deal with the stress any more. At a special meeting on March 6, Holcomb told trustees that when Sullivan showed up at his door, he told her to go home and rest. At some point, she texted the Village building inspectors and shared her frustration with them.

Although she called in sick with a migraine the next day, the following day, Holcomb said he met Sullivan at the office, handed her the keys and she had been working ever since. Holcomb said Sullivan did not submit a formal resignation – she just had a bad day.

- On Dec 19, 2022, at 9:38 AM, Village Attorney Todd Miller wrote: "All: Within the last two weeks, I received two messages on my personal cell phone from criminal defendants charged with crimes in the Village. Each left a message indicating the "Village" provided them my cell number and suggested they call me to discuss their tickets.

Men, there is no legitimate reason for anyone at the Village to disclose my cell number. My office number and email address have been included in all emails since 2006 and I'm easy to find.

Please speak with your employees and take action to revise any employee manual or policy at the Village to prevent this type of conduct toward me or any of you from occurring in the future."

At 2:46 p.m. on the same day, Baldrige sent the following note to Jim Holcomb, chairman of the Village Board of Trustees:

"Jim, why did the village clerk hand out Todd's personal phone number to a criminal defendant? Thanks, Tony"

Sullivan denied giving out Miller's personal number so Holcomb turned the matter over to the Camden County Sheriff's Office. Lt. Jim Elkin conducted the investigation and found that the two callers did not get the numbers from Sullivan. Elkin wrote in his report that in one case, the number had inadvertently been given out by another employee to a man calling about his daughter's speeding ticket. In the other case, a man who had been issued a speeding ticket in 2020 obtained Miller's number by going online. The man called the number and Miller texted him back. Elkin included copies of the internet search and of Miller's text to the man in his report.

- In late December, Sullivan filed a harassment complaint with Holcomb against Baldrige.

- At their February 8 meeting, Ordinance 23.10 "Amending Procedures for Termination of Employees" was included under New Business. Historically a 4/5ths vote was required to terminate employees. The ordinance changed it to 3/5ths. According to the minutes from that meeting, Miller said

the ordinance was requested by Baldrige and Perdue. Engel motioned to table the ordinance, saying it needed more discussion and legal clarification and it was not in the best interests of the Village. His motion failed.

Holcomb, who retired after practicing law for 34 years, serving as presiding judge in the 3rd Judicial Circuit and as prosecuting attorney in Grundy County, Missouri, said state statute required them to read the ordinance in full twice (and not read in full once and by title only the second time) before it could be voted on twice in one meeting because it hadn't been properly posted. However, Miller disagreed and said a copy was put on a chair at the door just prior to the meeting. Holcomb also said the clerk, who was home with COVID, had to attest to his signature for the ordinance to be in effect. However, they moved

ahead with Baldrige, Perdue and Weihs voting "Yes" and Holcomb and Engel voting "No" on each reading. Holcomb said the ordinance wasn't valid because they ignored the requirements of the law.

- At a special meeting on March 6, Holcomb told trustees that he had contacted the Village's insurance company attorney, who said any attempt to remove Sullivan would be considered as retaliation for filing the harassment complaint. Sullivan's attorney had sent a letter advising the board to leave Sullivan alone and allow her to continue working until an investigation was completed. Trustees voted to reconvene at 4 p.m. March 8 for a conference call with the insurance company.

- On March 8, after that call, Jim Hankins was appointed an interim clerk and the trustees voted to adopt a resolution accepting Sul-

livan's voluntary resignation from December 6. The vote was 3-to-1, with Baldrige, Perdue and Weihs voting "Yes," Engel voting "No," and Holcomb abstaining. They also voted to have Hankins attest to the vote taken February 8 on Ordinance 23.10.

- The latest special meeting was called for Monday, March 20, when trustees voted unanimously to hire David Bandre to handle the investigation into Sullivan's harassment claim. On his Linked in page, Bandre, owner of the law firm Bandre, Hunt and Snider LLC, states he is a general practice lawyer focusing on business litigation, municipal law issues and contract formation.

"We're so far behind this that it's irrelevant. It's not going to make much difference in what's going to happen to us in the future," Holcomb told the trustees before they voted.



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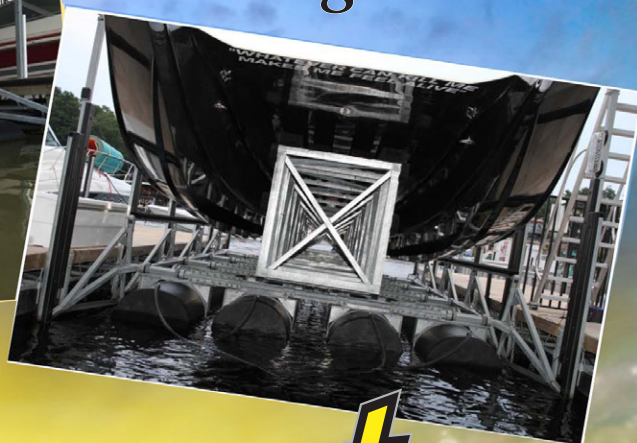
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