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# Armchair Pilot

By Nancy Zoellner

**THERE'S NO NEED TO** stress over airline travel when you use the "25 Things You Should Do Before Boarding a Plane" list posted on Travel and Leisure's website. The list, compiled by a frequent traveler, advises on everything from downloading and using your airline's travel app to checking aircraft alternatives and assessing seating arrangements to "moisturizing like your life depended on it." The complete list can be found by visiting [travelandleisure.com/travel-tips/what-to-do-before-flight](http://travelandleisure.com/travel-tips/what-to-do-before-flight).

**IF YOU'RE THE TYPE OF** traveler who is always running behind, you might want to check the distance from the check-in to the gate before planning your next flight. According to a story in USA Today, KURU Footwear decided to check that distance at the 10 largest and



smallest airports by land area that are served by carriers. Researchers used airport maps and Google Maps to measure distances. Airports with the longest walking distance are Dallas/Fort Worth International Airport in Dallas, Texas - 2.16 miles; Washington Dulles International Airport in Dulles, Virginia - 1.62 miles; George Bush Intercontinental Airport in Houston, Texas - 1.52 miles; Denver International Airport in Denver, Colorado - 1.45 miles; and John F. Kennedy International Airport in New York, New York - 1.38 miles. Airports with the shortest walks are Blue Grass Airport in Lexington, Kentucky - 0.11 miles; Westchester County Airport in White Plains, New York - 0.12 miles; Harrisburg International Airport in Middletown, Pennsylvania - 0.13 miles; Lihue Airport in Kauai, Hawaii - 0.18 miles; and Hollywood Burbank Airport in Burbank, California - 0.20 miles.

**THE KURU FOOTWEAR** survey also found that 40 percent of Americans are annoyed by long walks to airport departure gates; 41 percent of travelers surveyed said they book travel to a smaller airport for convenience; 45 percent said airport size wasn't a consideration but distance from their home or

destination were considered; and 36 percent of travelers prefer to fly out of a large airport while 19 percent prefer a small airport.

**AIRLINES GATHER PERSONAL** data on their passengers as part of the ticketing process and to conduct security reviews. However, according to an article on Travel Weekly's website, this summer the U.S. Department of Transportation will be reviewing the policies and procedures of American, Delta, United, Southwest, Alaska, JetBlue, Spirit, Frontier, Hawaiian and Allegiant airlines to determine how they are collecting, handling, maintaining, and using passengers' personal information and to learn if they are deceptively monetizing or sharing that data with third parties. To start the process, the DOT requested their airlines' policies and procedures relating to the collection, maintenance, handling, and use of airline passengers' personal information; any complaints alleging an airline, its employees or its contractors have mishandled personal information or have violated an individual's privacy; and information regarding privacy training conducted by the airlines. According to the DOT, as they find evidence of problematic practices, they will take action. Travelers who like to fly in the "cheap seats" can breathe a sign of relief. JetBlue Airways and Spirit Airlines announced they were calling off their proposed \$3.8 billion merger after a federal judge blocked the deal, saying it would hurt consumers who depend on Spirit's lower fares. CEOs from both airlines said the merger would have allowed them to stop operating at a loss, speed their growth and create a challenge for the nation's four largest carriers, but said they could not meet deadlines proposed in the deal and the efforts were distracting them from efforts to move toward profitability. In the meantime, a proxy statement filed by JetBlue revealed that the former JetBlue CEO Robin Hayes made around \$10.8 million in total compensation in 2023. In January, Hayes announced that due to health reasons, he would be stepping down from that position. Former Chief Operating Officer Joanna Geraghty took over the position to become the first woman to lead a major U.S. airline. She will receive a base salary of \$700,000 and will be eligible for an annual incentive bonus.

**THE FEDERAL AVIATION** Administration will be looking over

the shoulders of United Airlines, which experienced several safety incidents last month. Those incidents included an external panel falling off a plane, flames coming from an engine during takeoff, a runway slide-off, and a wheel falling off during takeoff. In a letter to its customers, the CEO wrote that because safety was of utmost importance, among other steps, they would be looking at increasing training for both pilots of maintenance technicians. The FAA said they will be increasing oversight of United Airlines to ensure that it is complying with safety regulations; identifying hazards and mitigating risk; and effectively managing safety, as well as initiating an evaluation of the airline.

**THE GOOD NEWS** for United Air-



lines is that they introduced a new feature on its mobile app that will notify passengers if their preferred seat becomes available. Fliers will be able to sign up for seat notifications and be automatically moved if their preferred seat is not available at the time of booking.

**INTERNATIONAL TRAVEL** news isn't good. Continued unrest and violence in Haiti has caused Royal Caribbean to temporarily cancel stops at that country. The cruise line had previously announced a temporary suspension but in late March a spokesperson said Haiti would not be back on the itinerary until at least mid-April.

**VIOLENT CRIME IN** several tourist areas of Mexico has caused the U.S. Embassy and Consulates to issue travel warnings. Included in the warning are popular destinations such as Cancun, Playa Del Carmen and Tulum. The travel advisories range from "do not travel" to "exercise precautions." Warnings also state that unregulated alcohol can be contaminated, counterfeit medication is common and can contain dangerous ingredients and U.S. citizens are reporting rapes and sexual assaults.

**CROSS ANOTHER DESTINATION** off the list. Travelers are also advised to exercise caution when visiting the Bahamas, where 18 murders were reported in January alone. The Level 2 alert indicates widespread violent or organized crime with limited ability by law enforcement to respond. Visit the State Department website page for more information.

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# Aldermen, mayor to get refresher on code of conduct

By Nancy Zoellner

To help the mayor and aldermen better understand the ordinances governing the use of public resources and conflict of interest and what constitutes a quorum, Lake Ozark City Administrator Harrison Fry and City Attorney Chris Rohrer will be putting together a “crash course” covering those topics for an April work session.

Fry said he felt it was important to discuss those topics after Mayor Dennis Newberry sent out an email to the board asking them for approval to post a personal note first on LinkedIn and then later on social media. Fry said the information would also be helpful for any newly elected aldermen.

Newberry’s email to the board read:

“Yesterday I met with Ameren Missouri President Mark Birk and his staff members. The purpose of the meeting was to establish a stronger relationship between Ameren and their host City Lake Ozark. Through a quality relationship many opportunities can and have blossomed from those continued discussions. I first met with Ameren CEO Warner Baxter just

a few months after I took on my current role. The conversations in the beginning were guarded and largely left wanting for more time to create a mutual rapport with one another. I have consistently engaged Ameren executives from that first meeting until now and will continue to do so as long as I am an elected official of the City of Lake Ozark. The great news is those very simple first meetings have grown to the point Ameren is assisting with how to bring Ameren into a possible Public Private Partnership with the City of Lake Ozark that ultimately could result in our unsightly power lines along Bagnell Dam Blvd being buried in the future. We have discussed several other initiatives that would improve our community image as well as showcase Ameren as a leading Green Energy provider to millions of Missourians. As those of you know that were on the Road Committee just a year ago the cost of burying those power lines was estimated to cost more than \$10M and there was no support from Ameren on that topic. Time and tenacity have changed that, while we may never see it happen one thing is for sure without these



continued efforts the possibility is nonexistent.”

His email to aldermen continued:

“I am requesting your approval to post the below scheduled post using a logo that was created by or for the City several years ago commemorating our 50th anniversary alongside Ameren’s logo. Although this logo is not our official logo it is the property of the city or whatever entity created it on the cities behalf if we did not get proper ownership and the continued use of it from its creator. These posts must be quickly placed on-

line or they lose relevance and diminish exposure. I appreciate your immediate response as this post is on a scheduled release less than 24 hours from now.”

Following is the post that Newberry wrote for LinkedIn:

“Monday morning Ameren Missouri President #Markbirk alongside Exec. Assistant #marlenewade and Director of Hydro Operations #travishart sat down with Regional Strategies President #jeffaboussie and I to discuss future power needs in the #cityoflakeozark. In addition we discussed future opportunities that

could lead to Public Private Partnerships that enhance the services we provide our residents and customers. The City of Lake Ozark is proud to have the Bagnell Dam Hydroelectric Plant operated by Ameren Missouri in the center of our town! Many thanks to Mark, Marlene and Travis for recognizing the important role Ameren plays in our community.”

Soon after aldermen began replying to Newberry’s email, Fry emailed the aldermen and the mayor saying that all votes cast by aldermen must be done during a

*continues on page 18*

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# Help clean for 'company'

By Nancy Zoellner

Whether they'd like to admit it or not, probably everyone has had to clean house when company was coming. The city of Lake Ozark is no different, but since they have a slightly larger space to tidy up, the Bagnell Dam Strip Association (BDSA) is asking for help from the community.

Volunteers are needed to work from 9 a.m. to noon on Saturday, April 20 - in time to get everything looking nice before the Magic Dragon Street Meet, which is set for May 3 and 4.

Loretta Srch, who keeps minutes for the BDSA, said everyone should meet at Luby's Stage area to get their work assignments. Vol-

unteers will then break into teams.

According to Srch, the list of tasks includes such things as mulching, weeding, replacing weed barrier and handling other related gardening beautification measures in the "fingers" between parking spaces and in other areas with plantings. Trash pickup, sticker removal and other

housekeeping type tasks will also be done to freshen up the public spaces along the Strip. Business owners are being encouraged to work together to spruce up the areas in front of their own businesses.

Lake Ozark City Administrator Harrison Fry said there's a job for everyone.

"Last year there were between 30 and 40 people who showed up to help and that made pretty quick work of everything," he said. "A few students from School the Osage were present, we had little kids - maybe kindergarteners - that came with their parents who are business owners on the Strip, and we even had a few senior citizens there to help. Everybody had a job to do so there's nothing that should stop somebody from helping. If we could see a group like that again, it would be much appreciated."

Fry said the city will provide trash bags. Afterwards, Central Bank will provide lunch to all who helped with the beautification and clean-up.

Ameren Missouri's annual Adopt-the-Shoreline spring cleanup is already underway but more help is still needed.

Through that program, groups and residents adopt portions of

the Lake of the Ozarks shoreline for litter control. Groups that sign up are asked to clean at least 5 miles of shoreline twice each year - in the spring and again in the fall. Ameren provides the trash bags and dumpsters where the trash can be dropped off. As in the past, residents are asked to clean up the shoreline in front of their homes.

According to Ameren, since 1991 more than 14,000 volunteers have removed more than 5.5 million pounds of trash from the lake's shoreline. In the early days of the program, barges full of white dock foam were removed. Today's trash consists mainly of bottles and cans.

Volunteers are always welcome and needed to make the program a success. For more information on the program visit Ameren-Missouri.com/Lake or to volunteer, contact Ameren Missouri at 573.365.9203.

The Lake West Chamber will hold its annual Lake Road clean-up on Saturday, April 20. Trash bags will be available at the chamber office, at Laurie City Hall and at other westside business locations. Call 573-374-5500 or visit the chamber website at lakewestchamber.com for more information and locations of dumpsters.



This photo from the BDSA Facebook page was taken during last year's Spruce Up the Boulevard event.



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## Lake Area Ribbon Cuttings



The Camdenton Area Chamber of Commerce celebrated two new member businesses with a Ribbon Cutting ceremony at their recent Home, Business, & Lake Living EXPO held at The Regalia Hotel & Conference Center on Friday, February 23rd. STL Design & Build and STL Windows Direct owners Tom Levinson & Ken Dennison along with his wife Cheryl, and several of their staff were welcomed by the Camdenton Area Chamber Staff and Board members, along with other local business peers, for the ribbon-cutting celebration. To learn more about either of the companies and the services/products they provide, visit them online at STLDesignandBuild.com by calling 314-736-5800

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# Search is underway for new Lake Ozark police chief

By Nancy Zoellner

As of March 27, the city of Lake Ozark had received resumes from seven individuals interested in applying for the job of police chief. According to City Administrator Harrison Fry six applicants are from the mid-Missouri region, including the Lake of the Ozarks area, and one is from out-of-state.

The position opened up in February after former Police Chief Jeff Christiansen retired and moved to Florida.

"We will be taking applications until 4 p.m. on April 5 and then I will compile those into packages to send off to the hiring committee. We'll spend the weekend looking over those individually before meeting on April 9th, which is the following Tuesday, to try to identify the top three or four - or it could be more or it could be less based on the applications. We'll schedule interviews with those candidates later in the month of April," Fry said.

The hiring committee will include Mayor Dennis Newberry, Fry, and Alderman Krista Watts.

"City Attorney Chris Rohrer will also be present mostly just to insure that we're following ap-

propriate hiring practices. We also hope to have a member of the police department engaged to give us a very good law enforcement perspective, but we're waiting to identify that person because there's always a chance that some



Lt. James Boren agreed to serve as interim police chief until a new chief is hired.

of those folks may want to pursue the job. We don't want to ask anyone until we know that they've not expressed interest in applying," Fry said. "Our goal would be on the 9th to try to identify the group we want to interview and then schedule interviews."

He said part of the interview

process would include a tour of town as well as a meeting with a member of the police department command staff.

"That will give the applicants a chance to hear about the community from an officer's perspective. The time between the selection of finalists and the interviews will be used for conducting background checks to gain some more information on them that maybe won't be apparent during the application process," Fry said.

He added that he hopes they will have a clear winner with whom they will then negotiate an employment contract.

"We're optimistic that we'll be able to get them engaged in one to two months. However, we understand that the most qualified candidate may be somebody that has to give a longer notice to depart their current job or they may need to relocate to the area - something like that - so we're really just trying to be patient with the process to ensure that we can get the best possible result for the city," Fry said.

The city posted the job opening through the Missouri Municipal League as well as online on Linke-

dIn and on the Missouri Sheriff's Association's website.

Fry said they asked candidates to submit a resume, a cover letter and a handful of professional or community references, adding, "A qualified candidate will have a mix of education and experience that indicate that they have the necessary knowledge for the job."

He said the desired "mix" would include a degree in criminal justice administration and eight to 10 years of law enforcement experience, "ideally with five of those at a command level or above. But we certainly understand too that there may be a candidate that may not have the degree but has the experience or they may be a couple of years short on experience but have a higher education level or they may have no advanced degree but they may have decades of experience in a command position in a community like ours."

Fry said the qualified candidate also must possess an active Missouri POST (Peace Officers Standards and Training) license or a state equivalent if they are coming from out-of-state, and they must also follow the requirements of Missouri Revised Statute 590.033 which state that all police chiefs appointed after August 28, 2023, are required to attend a chief of police training course certified by the POST commission not later than six months after the person's appointment as a chief of police or provide proof of completion of the Federal Bureau of Investigation's

National Academy or its equivalent within the previous 10 years or have at least five years of experience as a police chief in a Missouri law enforcement agency.

In the meantime, Lt. James Boren is serving as interim chief of police.

"When we spoke to him initially we told him it would probably take six to eight weeks and he agreed - and we're very thankful for that. He works full time as the music and outreach minister at Riverview Baptist but I think he's reduced his hours over there and he'll be doing 30 to 34 hours a week with us," Fry said. "If we see that it could be extended, we will certainly revisit that with him but at this point it looks like he's here until we get somebody full time."

Between patrol officers, corporals, and sergeants the office employs nine full-time police officers. Lt. Boren, as acting chief, makes 10. The city also has two officers who work part-time.

Fry said although they experienced a couple "hiccups" the first week or two after Miller County took over dispatching duties for the city, those issues were resolved quickly and they're now "in a groove with them and we have a very positive working relationship. David Platter, who was the dispatch supervisor and the records clerk for the police department is still records clerk and we've added administrative functions to his job to keep him here full time."

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# Seniors Corner

## Young Adult Children: A Financial Wildcard

Whether you're planning for retirement or are already retired, you've likely examined all the key indicators to see whether your financial cushion is solid enough to meet your long-term needs.

But one wildcard you may not have considered is your adult children turning to you for money or moving back home. Such requests can reshape your plans for retirement and downsizing or destabilize your long-term financial security.

Pew Research Center found that it's increasingly common for children to return to live with parents and to ask for financial help. After all, younger generations are grappling with a high cost of living, housing prices that are out of reach, and burdensome student loans.

The study looked at the parent-child relationship and young adults' experiences in early adulthood from several angles, including key milestones for young adults versus 30 years ago and the dynamics of financial independence of younger adults.

### Boomerang kids

Pew's research shows how common it has become for young adults to move back home, with 57% of those aged 18 to 24 living with parents. In 1993, that figure was 53%. Today, 21% of those aged 25 to 29 live with their parents.

It notes that financial independence is a work in progress and that 44% of adults ages 18 to 34 with a living parent say they got financial help from their parents in the past 12 months.

That can range from parents helping with medical bills and education to covering cellphone bills, subscriptions, and streaming services.

Though 64% of young adults who live with a parent say the arrangement has positively affected their financial situation, it takes a toll on parents. Just 27% of parents say living with their young adult children has been a positive experience. For 18%, the experience has been negative financially.

### Set boundaries, protect yourself

Here are six considerations if your kids have turned to you for help.

- Don't jeopardize your financial security. FINRA suggests lending only money you can spare without compromising your financial stability or retirement. Think about your current and future expenses, retirement contributions, and emergency funds and how they'll be affected by loaning money.
- Will you be repaid? Consider the likelihood of getting paid back. If you expect never to see the money again and you're fairly sure it will be a gift, only offer an amount you can afford to lose.
- Clarify your boundaries. Discuss what you're willing to pay for. Maybe you're okay with pitching in for essentials like housing and insurance but draw the line at paying for vacations, streaming services, or a new phone.
- Get advice. If you're considering a significant one-time gift or committing to long-term support, talk with your financial planner and accountant to fully understand any potential tax implications and the risks to your retirement.
- Outline repayment plans. Create a repayment plan, decide whether to charge interest, and weigh the benefits of putting the loan terms in writing.
- Boost financial literacy. If your kids need help with money basics, help them identify their goals and challenges and develop a budget and an emergency fund. Also, explore strategies for saving for a house, paying off student loans, and finding a path to financial independence.

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# Blighted building demo begins on Bagnell Dam Strip

By Nancy Zoellner

Reese Development recently announced plans for major demolition work along the historic Bagnell Dam Strip in the City of Lake Ozark. Several blighted properties, including Two Bit Town and the original Old Time Photos building at 1484 Bagnell Dam Blvd., will be among the first to go but if all goes as planned, the work won't stop there.

In partnership with the city of Lake Ozark, Reese Development will be submitting an application for Community Development Block Grant (CDBG) funds which, if awarded, will pave the way for another round of blight removal next year. Nick Reese, the president of Reese Development, presented the plan to the Lake Ozark Board of Aldermen at a recent workshop session. The board voted unanimously to support the process.



The competitive CDBG program is a federal initiative administered by the Missouri Department of Economic Development to redevelop urban areas in low to moderate income communities. At the workshop, Reese requested the City's assistance in applying for \$600,000 in CDBG funds to demolish blighted commercial properties along the waterfront and Strip. Reese Development will contribute a 20 percent match of \$120,000 and will also cover the costs for the city's grant writers and administrators, pushing the total costs to around \$1 million. During his presentation, Reese stressed that other than minimal administrative expenses, the CDBG initiative would not impose any costs on the city.

In a later interview, City Administrator Harrison Fry said the partnership is something that has evolved over time.

"When the Reece group finished out their office space on Bagnell Dam Boulevard and Nick became a permanent fixture with

the organization, we started to have semi-regular meetings about current events in town, looking at other development prospects and what could be done to really facilitate movement down on the Strip," Fry said.

He said he was aware of the grant program that the state had offered in the past, adding that he and Reese had even looked into the grant last year, but the application window wasn't open at that time and there wasn't any information on when it would open again.

"We agreed to just keep an eye out and when it reopened, we'd try to get the board to support an application for the grant," Fry said. "When the state announced earlier this year that the program would be opening up in April and they outlined the criteria for this particular grant cycle, that's when we identified it would be beneficial for them to come speak to the board to try to get this moving forward from the city's standpoint. Meanwhile, as Nick mentioned during the meeting, they identified a few demolition prospects that, regardless of the outcome of this grant, they planned to move forward with, and in recent weeks they've been working with our building inspector to begin inspections for the permitting process that needs to be done before everything comes down."

Fry said while the city wasn't involved in picking the specific buildings that would be included in Phase One or Phase Two of the demolition project, they did share with Reese what, from a community feedback standpoint, they felt were some of the higher priority items. He said that list included Two Bit Town and the Shoreland Hotel.

At the meeting, Reese said that in the next few weeks they also plan to remove the rubble behind the Haunted Hotel, the Edgewater residential buildings, parking lot foundation and cove docks, as well as the old Sky Ferry foundation structure near the Bagnell Dam parking lot.

"As someone who grew up spending summers on the Strip in the nineties, rest assured, we will be saving any important nostalgia," Reese told the board. Those pieces include Two Bit Town's fiberglass animals, signage, Chief Bagnell, and the log cabins. "We

plan to host a garage sale for any remaining items."

Although they are still formulating long-term plans for the Two-Bit Town site, Reese said that during the interim they plan to use the site for special events, concerts, vendor villages, extra parking, and family friendly events like carnivals.

Fry said that selecting the grant writer would be handled through a normal bid process like any other service, adding that after drafting a scope and timeline for a request for bids, then sent it to Reese for his input and approval.

"Once we get that back I'll have the city attorney review it, then we'll publish it. Hopefully we will be able to have a grant writer identified for this project in late April or early May to be able to start working on the submissions," he said.

The timeframe for submitting CDBG fund applications is set to open in mid-April and will remain available until mid-September. If approved by the Missouri Department of Economic Development, the eligible CDBG fund properties would be demolished in early to mid-2025. Those properties include the former Edgewater Resort, Shoreland Motel, fishing cabins on Carl's Drive, Casino Pier and cleanup of rubble and debris between the Strip area and the waterfront, including the decking below the Cuddy Cabin.

If the grant is approved, the city will also handle the process of selecting contractors for asbestos removal and demolition.

"The Strip has been incredibly resilient, but many old attractions lay rusted and vacant from decades of neglect, and the time is now to remove the vacant properties, update infrastructure, and prepare for a prosperous future for the residents of Lake Ozark," Reese said.

Reese Development's other projects on the Strip have included the redevelopment of the historic White House that was converted to Stewart's Restaurant, the revitalization of the Reese Development offices in Campbell's Lake House, and the construction of a mural and fencing along the Strip, along with several other cleanup projects that have taken place over the last year.

## Managing Rental Property

### Top Condo Complexes at the Lake

If you're thinking about purchasing a condo at the Lake of the Ozarks and want to offset some of your expenses with rental income, we'd love to help you pick the perfect place. We have 20 years of vacation rental experience and statistics that show some complexes rent better than others.

Location and amenities are two big factors that vacationers consider when comparing condos available for rent. Condos in Osage Beach and Lake Ozark tend to see more rental nights than those located on the North Shore, West Side or in Camdenton. Those with pools, playgrounds, tennis courts, swim docks, boat launches and on-site trailer parking also tend to see more rental nights than those without.

From our experience, Land's End is the best renting condo complex at the Lake of the Ozarks. It has consistently seen higher rental nights than any other complex we have managed rentals at. In 2023, the average rental nights for our Land's End Condos were 84 nights, compared to an average of 61 rental nights across all our condo rentals.

The Knolls Resort and Lazy Days Condominiums are up there as well, with an average of 73 rental nights in 2023. At The Knolls Resort, our two-bedroom condos saw an average of 71 rental nights and our three-bedroom condos saw an average of 79 rental nights. And while there are very few one-bedroom condos there, if you can get your hands on one of those, they are in high demand. Our single one-bedroom condo there saw 138 rental nights last year. At Lazy Days, our two-bedroom condos saw an average of 81 rental nights and our three-bedroom condos



Erin Burdette

saw an average of 63 rental nights.

Not only is the location of these condos great, but their amenities draw people in as well. Both Land's End and Lazy Days have very nice outdoor pool areas and playgrounds. The Knolls Resort has both an outdoor and indoor pool, plus basketball and tennis courts, and a playground.

Keep in mind that these numbers are averages, and each individual condo will perform differently based on a variety of factors. Other things to consider in addition to the complex itself, include the view from the condo and how updated the condo is. If you have a condo that is facing another building, it's likely going to see fewer rental nights than a condo with a great view of the water. If your condo still has all the original furniture and fixtures from when it was originally built, it's not going to see as many rental nights as a condo that has been updated to make it more modern.

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

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*Additionally, if you're in search of a new property for your next commercial venture, we can help. Having been in this local market for so many years has afforded us an "in" with other business owners. Many of these sales occur before they appear on the local MLS - inquire about our methods for locating such opportunities for the buyer clients we represent.*

*Franklin's Osage Beach Hotel (Now 1932 Reserve) • Kwik Kar  
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Kalfran Lodge • Topsider/Poop Deck • Point Breeze Resort  
Sunset Beach Resort • Robin's Resort • Blue Anchor Bay  
Blue Dolphin Resort • Shawnee Bluff Inn • Eagle Plaza Mall  
Chinese Lantern • Red Bud Apartments • Mexicali Blues • Casa de Loco  
Mexicanos • Autumn Hills Apartments • PlayMor • Lake Lumber  
Dairy Queen • Lazer Force • The Brandon Michael Building  
Eagle Mobile Home Park • Mark's Mobile Glass • Burgers Smokehouse  
Irwin Cleaners • Wildwoods Greenhouse • Earl's Landscaping  
Lake Embroidery • Ozark Inn & Suites • Ace Auto Sales • Harpers Cove  
Arrowhead Lodge • Scooters (Osage Beach & Camdenton)  
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# What do you think about life in Osage Beach?

By Nancy Zoellner

Osage Beach is in the process of conducting an online community survey to align the city's priorities and direction for the future with the needs of its residents and business owners.

The survey began March 29 and will be open for comments

ist LLC, who worked with the mayor and I on questions and set-up, and they are handling the mailings, the result analysis, etc. I have stated to the mayor and board that I expect the final report by the end of May or the first part of June. The results should be helpful for their an-

rate city services such as law enforcement, safety, emergency medical services, code enforcement, leaf and snow removal, and planning and zoning for land use. In addition, survey takers are asked how they stay informed about city operations and a few generic questions



Earlier this year, Osage Beach and the Tegethoff Development Group was presented with the Impact Award for Housing Development for the housing impact the Preserve at Sycamore Creek will bring to Osage Beach and the region. Pictured are (left to right) City Administrator Jeana Woods, Osage Beach Alderman Kevin Rucker, Tegethoff Development Group CEO Jeff Tegethoff, Mayor Michael Harmison, Osage Beach Alderman Justin Hoffman, Osage Beach Alderman Phyllis Marose, and Osage Beach Alderman Richard Ross.

until Saturday, April 20.

According to City Administrator Jeana Woods, both appointed and elected city officials are considering a number of important issues and they want to make sure they are making decisions based on the desires of not only business owners and fulltime residents, but also part-timers, who have a vested interest in the city. Those who participate must be 18 years of age or older.

"This was an operational task out of my office. Our last survey was done in 2021, so it was time to do another one," Woods said. "On this survey, we contracted with Opinion Research Special-

nual Strategic Planning Session scheduled for July 17."

Survey takers are asked to rate the city from poor to excellent on several aspects including Osage Beach as a place to live, raise a family, and retire, as well as on the overall attractiveness of the city. Participants are also asked to rate the city's characteristics - things like traffic flow, housing affordability, recreational opportunities, and job opportunities - and to rate city government performance.

The survey asks if the city has become more or less desirable or stayed about the same as a place to live, do business and visit, and it asks participants to

such as year of birth and household income.

To make sure they get input from as many people as possible and not just those who get their news online, in addition to the online survey, households and business owners will be randomly selected to participate in the 2024 City of Osage Beach survey via email.

Woods said all information provided will be strictly confidential and will not reveal the survey taker's identity or household information.

Participate online in the survey by visiting [OsageBeachSurvey2024.com](http://OsageBeachSurvey2024.com).

## "Insurance Talk" Life Insurance



Stacy Yacqui

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

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

Child life insurance is another

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

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# A hoppin' good time was had by all

By Nancy Zoellner

The Horseshoe Bend Bark Park recently offered an opportunity to get pooches' pictures taken with the Easter Bunny. The event was held on a Saturday afternoon in the gazebo at the Village of Four Seasons' Reddington Road Park, which is located across the street from the Bark Park, so a few families with non-furry children also took advantage of the photo op.

The part of the Easter Bunny

was played by Scott Foley, aka "Willow's dad." We're pretty sure Willow "scent-sed" that it was her dad inside the costume, but if she did, she didn't let on and spoil it for the rest of those who showed up and still believe.

The photos were free but donations were accepted. Proceeds from the event will go toward the cost of constructing playground equipment for the dogs. The Bark Park, located at 175 Cherokee Road, is open to

the public 24 hours a day, 7 days a week, and is free to use. The park operates strictly on donations and all the maintenance is handled by volunteers. "Friends of the Bark Park" who donate in-kind services or make monetary donations of more than \$50 are recognized with paw prints bearing their business names or their names and their dog's names. The paw prints are mounted on the fence inside the park.

In the past couple years, fundraisers have allowed organizers to purchase several picnic tables and park benches, to build a pavilion, then add wind screens to make it a little warmer for the parents of dogs who need to exercise daily regardless of the weather, and to create other improvements in the park.

Park organizers are planning other fundraisers for the future. Once electric is available, the dog park hopes to hold monthly movie nights with family friendly and dog-friendly flicks to be shown - movies like 101 Dalmatians, Shaggy Dog, Benji, and Lady and the Tramp.

In the meantime, park organizers are hoping to find a tree service that will donate mulch to the park and then someone who will volunteer to spread the mulch.

The Bark Park does have a few rules:

- All dogs must be vaccinated.
- Dogs in heat and aggressive dogs are not allowed.
- Owners are expected to pick up their dogs' waste; waste bags are provided free of charge.

- All dogs must wear a collar or harness in the park.

- People food and dog treats are not allowed in the park.

- No toys or balls are to be brought in the park unless they are for the dogs.

- Bringing small children into the park is discouraged.

For more information email the park at [horseshoebendbark-park@gmail.com](mailto:horseshoebendbark-park@gmail.com). Leave your name and number if you can provide mulch or assist with spreading it.



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## How to Write a Business Plan - Your Roadmap to Success - April 4

What is a business plan and why is it important? A business plan serves as a roadmap for your business venture, including your business objectives, strategies, and operational details.

In this webinar Jania Bailey, CEO of FranNet, will share her expertise on the key elements of a business plan, why it's important and how to construct a comprehensive business plan.

## Key takeaways include:

- Understanding the significance of a business plan
- Exploring essential elements for a business plan
- How does planning for a franchise differ from other businesses
- Identifying stakeholders interested in reviewing your business plan

Live attendees will receive free business resources and a link to this webinar recording.

## Benefits of Volunteering with SCORE as a Business Mentor - April 9

If you have business experience or skills and are eager to help small business owners and entrepreneurs grow in your community, you should consider volunteering as a SCORE Mentor.

SCORE is the nation's largest source of free, expert mentoring, resources and educational content for small businesses. In 2023, SCORE helped start 31,167 new businesses, creating 120,948 non-owner jobs; 91% of SCORE's "in business" clients were still in business at the end of 2023 and 48% of "in business" clients reported an increase in revenue.

In this webinar, you'll hear firsthand from our dedicated

SCORE mentors about how they utilized their expertise to help local small business owners and how you can become a SCORE Mentor and make a difference in your community.

## How to Manage Your Debt - Strategies for Financial Health and Growth - April 11

Whether you're just starting your business journey or looking to optimize your current financial strategy, this webinar is designed to help you manage and navigate your business debt to achieve financial stability and foster business growth.

In this interactive session, our expert presenter will provide practical tips, strategies, and best practices for handling small business debt, empowering you to make informed financial decisions and thrive in today's competitive landscape.

## Key Topics Covered:

- Understanding the different types of business debt
- Creating a debt management plan tailored to your business needs
- Strategies for improving cash flow and minimizing debt burden
- Building a solid financial foundation for long-term success

Live attendees will receive free business resources and a link to this webinar recording.

## A Basic QuickBooks Guide for Small Business Owners - April 16

If you're a small business owner, chances are you've heard about QuickBooks. That's because QuickBooks is the most popular accounting software on the market.

In this webinar, our expert presenter will walk you through the basic features of QuickBooks and explain how to use it to streamline your financial management. Whether you're new to QuickBooks or looking to enhance your existing skills, this webinar provided practical strategies to manage your business finances with QuickBooks effectively.

## Learning objectives:

- How to get started with QuickBooks
- How to track your sales and expenses
- How to pull reports
- How to create invoices

Live attendees will receive free business resources and a link to this webinar recording.

## Summer Hiring - Compliance Considerations and Tips for Success - April 18

Experiencing an increase in demand during the summer can be exciting for small business owners, but finding the right hire to meet that demand can be challenging.

In this webinar, we'll dive into the fundamentals of hiring a seasonal worker and the strategies you can use to hire the right employee fast while staying compliant with regulations. From posting job listings to on the job training, we'll cover everything you need to know about the hiring process.

## Learning objectives:

- How and where to put your job postings
- What new hire paperwork do you need
- What to consider when determining Wages
- The different types of employee classification
- What to consider when training your employee

Live attendees will receive free business resources and a link to this webinar recording.

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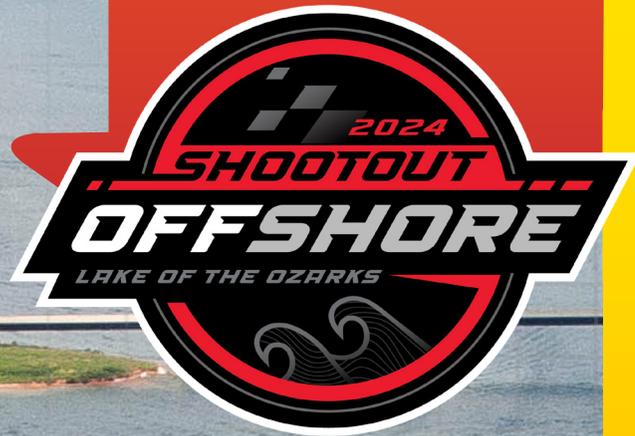
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# Help yourself while helping others

Those looking for great clothes, shoes, accessories, and household items at bargain prices should visit LAMB House, a thrift store and food pantry at 93 Morgan Street in Camdenton. Volunteers recently carried out their semi-annual "switch," packing up winter and putting out spring and summer.

In addition to getting great deals, shoppers can feel good about spending money at LAMB House. Proceeds are used to purchase food and cover other costs. Last year LAMB House provided 17,658 services - things like assistance with food, prescriptions, or utility payments - to more than 2,600 residents of Camden County.

Executive Director Gary Mitchell explained. "Families

can come twice a month so if I have a family of four and they get food twice a month, that counts as eight services, so we didn't serve more than 17,000 different people. The people that we served got assistance more than 17,000 times."

LAMB House provides assistance to Camden County residents who meet low income guidelines, as well as the elderly and disabled, "anyone that has food insecurities," Mitchell said. "I'm specifically trying to get the elderly to get food because they're reluctant to ask for help." The office is open from 9:30 a.m. Monday and Wednesday through Friday. Visit, call 573-346-2168 or visit the LAMB House Facebook page for more information.



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# Community Bridge free at last

*continued from page 1*  
bridge, it will be free and MoDOT will maintain it just like any other bridge in the state.”

## A condensed history of the community bridge

For decades, community stakeholders had been meeting to discuss building a bridge that would unite the east and west sides of the Lake area. However, those talks went nowhere because traditional funding methods made the project unattainable – until the 1980s, when Joseph Jaeger, Joe Roeger and Warren Donaldson decided to explore non-traditional methods.

James Toft, the Central District engineer for the Missouri Highway and Transportation Department, had learned that public and private sectors in several states had teamed up to build large transportation projects. Legislation to allow similar public-private partnerships in Missouri was written and presented to the Missouri legislature in 1989 but the measure failed. However, the men did not give up hope. Instead, the wording of the bill was narrowed to focus solely on transportation infrastructure and in 1990 the 88th General Assembly passed the Missouri Transportation Corporation Act, which paved the way for private

funding of road and bridge projects.

On July 1, 1991, Jaeger, Roeger and Donaldson filed an application with the Missouri Highway and Transportation Commission to form the transportation corporation, the first to be formed under the Act. The application was deemed feasible and on April 2, 1992, the commission unanimously approved the application.

The land needed for the approaches was donated or purchased, feasibility and environmental studies were conducted, bond counsel was retained and a cooperative agreement was executed to apportion the cost of the project, with the Bridge Corporation paying for the bridge and toll plaza and the Highway and Transportation Commission funding the approaches. The design for the project was awarded, the final design and construction plans were approved in November 1995 and bids were opened in December of that year. Ground-breaking took place on March 15, 1996, and as the author of a story written for the Lake of the Ozarks Community Bridge Commemorative book stated, “the dream of bridging the east and west sides of the Lake was finally a reality.”

## Bridge Stats

- The assessed valuation of

the Sunrise Beach Fire Protection District, the taxing district used to measure the impact of the bridge, was roughly \$80 million in 1996. In 2023 it was \$394 million.

- The Lake of the Ozarks Community Bridge is 2,695 feet long with two, 12-foot lanes and two 7-foot shoulders.

- The two traffic lanes are built over a four-lane substructure that will allow for two additional lanes to be constructed in the future.

- On the east side, the bridge was built atop a bluff 108 feet above the Lake and its elevation declines at a rate of 2.7 feet per 100 feet horizontal to terminate at 40 feet above lake level on the Shawnee Bend side.

- The water is approximately 100 feet deep on the east end of the bridge.

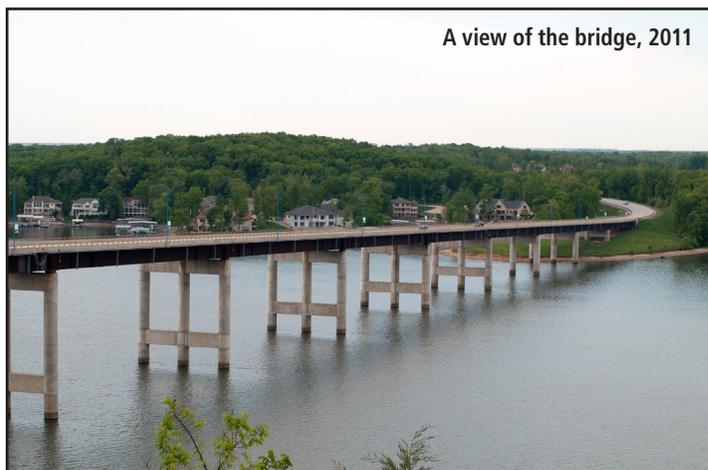
- More than 35 million vehicles have crossed the bridge since it opened on May 1, 1998.

- When the bridge opened, the toll rate was \$2.50 from May 1 to October 1 and \$1.50 for the remainder of the year for cars,

motorcycles, and light trucks. Multi-axle vehicles, including vehicles towing boats, paid higher amounts on a progressive scale.

- The toll plaza, in operation 24 hours a day, seven days a week, has employed 95 full-time and part-time employees since opening day.

*Some of the information shared in this story came from The Community Bridge Dedication Commemorative published by the Missouri Ozarks Publishing Company, owned by Van and Judy Anderson*



A view of the bridge, 2011



An aerial view from 2011

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## Building An Effective Web Presence

with Sandy Waggett of MSW Interactive Designs

### Massive Google Core Update Coming This Month A Guide to Securing Your Site's Future



Sandy Waggett

Google's March 2024 core update is poised to redefine the search landscape. As a digital marketing expert, I cannot stress enough the monumental shift this represents for website owners and content creators. This update isn't just another tweak to Google's algorithm; it's a comprehensive overhaul aiming to prioritize high-quality, user-centric content over anything designed purely for ranking purposes. Here's what you need to know:

#### Understanding the Gravity of the Update

This update is significant, integrating the rehailed Helpful Content System into Google's core ranking systems. It's designed to reward content that truly serves the user's intent and penalize low-quality, unoriginal content. With a rollout period spanning a month, expect considerable fluctuations in rankings as the new system takes effect.

Google's commitment to reducing "unoriginal content" by 40% signifies a major push towards enhancing the quality of information on the web. For context, the original Panda update—which first introduced quality as a ranking factor—affecting 12% of queries was considered massive. This update dwarfs that in scope and impact.

#### Google's Expectations and Your Content Strategy

Google expects webmasters to focus on creating genuinely helpful content tailored to their audience's needs. Here are clear action steps to align with these expectations:

**Conduct a Comprehensive Content Audit:** Review your site for content quality. Identify and improve or remove pages that don't meet the new standards of originality and usefulness.

#### Enhance Content Quality:

Shift focus towards producing content that provides unique value to your readers. Incorporate original research, insightful analyses, and comprehensive guides that address your audience's questions and challenges.

#### Optimize for User Experience:

Google's update places a premium on user experience. Ensure your site is mobile-friendly, fast-loading, and easy to navigate. User engagement metrics like time on site and bounce

rate are likely to play an even larger role in rankings moving forward.

**Prepare for Ranking Fluctuations:** With significant updates, ranking shifts are inevitable. Monitor your analytics closely over the next few months to identify which pages are affected.

**Implement Retargeting Campaigns:** To mitigate potential drops in organic traffic, employ retargeting strategies to keep your audience engaged and bring previous visitors back to your site.

**Diversify Traffic Sources:** Don't rely solely on organic search for traffic. Utilize social media, email marketing, and other channels to maintain a steady flow of visitors regardless of search engine changes.

#### Building a Robust Digital Ecosystem

This core update underscores the importance of not putting all your digital eggs in one basket. A robust online presence—one that's diversified across multiple traffic sources and anchored by high-quality content—is essential for long-term success. This approach not only safeguards your business against the impact of search engine updates but also ensures a more stable and resilient digital strategy.

As Google sets a new standard for content quality, the message is clear: the future belongs to those who prioritize their audience's needs and strive for excellence in every piece of content they publish.

If you would like to schedule a free strategy call with our team of experts, head over to [www.mswinteratedesigns.com](http://www.mswinteratedesigns.com) to schedule it with us.

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# TAX TIPS

## Free IRS Tax Help Saturdays

If you live within driving distance of these IRS offices, the agency is offering free, face-to-face assistance Saturdays with you from 9 am to 4 pm. These Taxpayer Assistance Centers (TACs) open one Saturday from February through May and offer in-person help without an appointment. TACs are also open weekdays by appointment.

In Missouri, April 13th, 9am – 4 pm:

30 W. Pershing Rd. (Union Station), Kansas City, MO 64108 (also May 18th)

2937 S. Claremont Ave., Building A, Springfield, MO 65804

Note that if you plan on attending one of these walk-in help days, the agency recommends coming prepared—bring photo ID, Social Security numbers for yourself and all members of the



household, any related IRS letters or notices you may have received (and associated documentation), along with any tax returns filed that are applicable.

Tax preparation will not be available during these days, but there are several free tax prepara-

tion options listed on IRS.gov you can use.

In addition to these Saturdays, many IRS offices around the country offer extended hours on Tuesdays and Thursdays through April 16th.

## IRS looks to collect billions

The Inflation Reduction Act (IRA) resulted in increased funding for the IRS (Internal Revenue Service) and the agency vowed to go after some 125,000 additional cases involving taxpayers earning more than \$400,000 a year.

The initial round of compliance letters sought to advise recipients they are required to file their taxes. The cases go back to 2017.

The US had more than 1.4 million affluent citizens simply refusing to pay taxes between 2017 and 2020—and the IRS said the resulting shortfall totals \$65.7 billion dollars.

The agency does not know exactly how much it will receive through the initial letters. Taxpayers in question may be able to claim credits or deductions, lowering the amount – however it said “even with a conservative estimate, the IRS believes hundreds of millions of dollars of unpaid taxes are involved in these cases.”

IRS Commissioner Danny Werfel said, “The IRS is taking this step to address this most basic form of non-compliance, which includes many who are engaged in tax evasion.”

Between 20,000 and 40,000

letters are sent each week, beginning with the highest earners— including more than 25,000 who made more than \$1 million annually between 2017 and 2021, and a staggering 100,000 non-fil-

The IRA allocated \$80 billion for the IRS, following years of chronic underfunding. The money has already allowed the agency to collect more than \$500 million from wealthy tax evaders



ers who made between \$400,000 and \$1 million. Those failing to file more than once during the 5-year period are receiving more than one letter.

Failure to respond to the letters, the IRS warns, will result in additional enforcement actions including audits, collections and “potential criminal prosecution”

since 2022.

“With the Inflation Reduction Act resources, the agency finally has the funding to identify non-filers, ensure they meet this core civic responsibility, and ultimately help ensure fairness for everyone who plays by the rules,” Werfel said.

## Reese Development Announces Bagnell Dam Strip Clean-Up Initiative

Reese Development has announced plans for major demolition work along the historic Bagnell Dam Strip in the City of Lake Ozark. This includes the immediate demolition of several blighted properties on the Strip, as well as an application for Community Development Block Grant (CDBG) which, if awarded, will pave the way for another round of blight removal next year.

Nick Reese, President of Reese Development, presented the plan to the Lake Ozark Board of Aldermen at a recent workshop session. “Our company has been working in partnership with the City to identify blighted properties for removal,” Reese stated. “We appreciate their support as we take this important first step to clean up the Strip and prepare for redevelopment.”

The CDBG program is a federal initiative administered by the Missouri Department of Economic

Development to redevelop urban areas in low to moderate income communities. At the workshop, Reese requested the City’s assistance in applying for \$600,000 in CDBG funds to demolish blighted commercial properties along the waterfront and Strip. Reese Development would contribute a 20% match (\$120,000) and will cover the costs for the city’s grant writers and administrators.

“It is important to note, this CDBG initiative will not impose any costs on the City of Lake Ozark, outside of minimal administrative expenses,” said Reese.

Following unanimous approval by the City of Lake Ozark, the City will now initiate a search for grant writing services. The timeframe for submitting CDBG fund applications is set to open in mid-April and will remain available until mid-September, marking a competitive opportunity to secure necessary funding for these vital community development endeavors. If approved by the Missouri Department of Economic Development, the eligible CDBG fund properties would be demolished in early to mid-2025.

The eligible properties for the CDBG demolition funds would include the former Edgewater Resort, Shoreland Motel, along with the cleanup of rubble and debris between the Strip area and the waterfront.

“The Strip has been incredibly resilient, but many old attractions lay rusted and vacant from decades of neglect, and the time is

now to remove the vacant properties, update infrastructure, and prepare for a prosperous future for the residents of Lake Ozark,” Reese added.

To demonstrate their commitment, the company announced they will be paying for additional demolition work out-of-pocket, pushing the total cost of planned demolition projects close to \$1 million. These include Two Bit Town, the original Old Time Photos structure at 1484 Bagnell Dam Blvd, the rubble behind the Haunted Hotel, the old

Sky Ferry foundation structure near the Bagnell Dam parking lot, and more. Unlike CDBG properties, these sites are slated to come down in the next few weeks.

“As someone who grew up spending summers on the Strip in the nineties, rest assured, we will be saving any important nostalgia,” Reese said.

Efforts have already been made to protect Two Bit Town’s fiberglass animals, signage, log cabins, and more. Reese Development also plans on hosting a garage sale for any remaining items.

“We’re still formulating long-term plans for the Two-Bit Town site,” Reese said, “but in the interim, we plan to use the site for special events, concerts, vendor villages, extra parking, and family friendly events like carnivals.”

Reese Development’s other projects on the Strip have included the redevelopment of the historic White House converted to Stewart’s Restaurant, revitalization of the Reese Development offices in Campbell’s Lake House, construction of a mural and fencing along the Strip, along with several other cleanup projects that have taken place over the last year.



Former Edgewater Resort, one of the eligible properties for CDBG funds.



Former Two-Bit Town. Scheduled for demolition in the next few weeks.

# Refresher on code of conduct

*continued from page 3*  
board meeting. In response, Newberry called for a special meeting that was held Friday, March 22. After a lengthy discussion, aldermen approved Newberry's request to post on LinkedIn.

Before the vote was taken, Alderman Judy Neels asked Newberry why Aboussie was present when he met with Ameren officials and why Aboussie was mentioned in Newberry's post since he did not represent the city.

Aboussie, a former labor leader in St. Louis, signed a 30-day contract with the city in April 2022 to assist the city with economic development. Then in March of 2023 aldermen approved a 90-day contract with Aboussie to, in part, act as a lobbyist for the session that ended in mid-May, but that contract was not renewed.

Newberry countered by asking if the city has an ordinance that prevents the mayor from having meetings with outside third parties without the consent of the board. He also told Neels that it was Aboussie who introduced him to the "highest level American ex-

ecutives. Without Mr. Aboussie and his rolodex and his contacts we wouldn't even have this opportunity."

He added that nowhere in his post did he say that Aboussie was representing the city in the discussion.

"I think that everyone needs to recognize that there is a group of tools that I can utilize that maybe not everybody would have because of the profession that I'm in and I attempt to carefully not commingle those, but I think it's very beneficial for the city to be able to allow me to get messaging out there when we're trying to do some of the heavy lifting that that is going on in our community now," he told the board. "The feedback that you get from those posts can be instrumental in guiding you and identifying additional opportunities and resources that are available."

Newberry said if they all took a "10,000-foot view of this topic, there's much to do about nothing." He also questioned the city's right to prevent him or anyone else from using the logo on cor-

respondence since it hadn't been trademarked or copyrighted.

Both Fry and Rohrer explained that when public officials used the city's letterhead or logo on communication or in social media it could be perceived as representing the city as a whole and that could be done only with the prior permission of the board.

Newberry replied, "This type of red tape will put a stranglehold on many possibilities that exist, and supporting this shows that we're not thinking about the possibilities. If we want to limit every single communication because of the use of the logo, I think there ought to be some other consideration given for those communications."

He said none of the other Lake area communities were as restrictive, adding, "there's no personal gain in using the city's logo."

Newberry was recently fined \$100 by the Missouri Ethics Commission for writing letters of support for several candidates in the April 5, 2022 election on a modified version of city letterhead, and then posting those letters on Facebook.

# As the Lake Churns

## Viewpoint

All indicators in my business are pointing towards an outstanding year for the Lake of the Ozarks real estate market. From anecdotal evidence to sales data, I am seeing the downward sales trend start to ease. I have had an abundance of sellers and buyers who have been sitting on the sidelines these past couple of years, now ready to move forward.

Since 2020, each consecutive year has shown a considerable decline in the number of closed transactions in the residential sector. The increase in demand in 2020 stripped the inventory levels and continued demand has kept those levels at historical lows. In 2023, the number of residential lakefront homes sold was more than sixty percent less than the number sold in 2020.

While it's early days, currently the year-to-date comparison for all 2024 residential properties closed is at just ten percent less than the same time in 2023. The decrease in closed residential transaction for the same time in 2023 compared to 2022 was eighteen percent. The previous year the decrease was almost twenty four percent.

Another trend that I am seeing is an upswing in interest in upper end, luxury properties. Cash strong buyers are in the market and ready to make a purchase. They are savvy and knowledgeable; these are not people ready to outbid others or overpay in the heat of the moment. It will require skilled real estate professionals to assist sellers in marketing and presenting the value of their homes and assisting in negotiations and follow through to the closing table if they want to realize the full worth of their property. Buyers also need an experienced and capable negotiator who can show them the full picture of what is happening in the market, how things in each neighborhood are trending and what restrictions,



Real Estate and Lake News with C. Michael Elliott

zoning and other lake area specific details they should look for when seeking a lake property.

I would like to be that real estate professional for you. I have over 40 years of experience in the lake area market and an excellent track record that I would be happy to share with you. Put me on your call list or check me out at YourLake.com.

I am still in negotiations for a large project for the Blue Heron site. As soon as I am able, I will share more details. If you would like to be on a "first to know" basis, please send me an email at [cme@yourlake.com](mailto:cme@yourlake.com) with the subject Blue Heron First. If you haven't seen the video for this, please take a look at [YourLake.com/BH](http://YourLake.com/BH) Our videographer, Ben Vens Creative, and my wife, Karen who handles our marketing, did an excellent job of capturing the essence of the property and its legacy.

All data based on information from the Lake of the Ozarks Board of Realtors MLS for the periods of 2020 through 2024.

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

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# Crossword Puzzle

**THEME: SHAKESPEARE**

**ACROSS**

1. Type of help center
6. Fake tooth
9. What geysers do
13. Lagoon wall
14. Acronym, in brief
15. Syrup producer
16. Papal court
17. It often comes with Aloha!
18. External
19. \*Richard III: "A horse! A horse! My \_\_\_\_\_ for a horse!"
21. \*Romeo and Juliet: "Parting is such sweet \_\_\_\_\_"
23. Animal's nose
24. Fail to mention
25. Capone's family
28. \*Hamlet: "O, this is the poison of \_\_\_\_\_ grief"
30. Soap froth
35. Iris holder
37. "He \_\_\_\_\_, She Said"
39. \_\_\_\_\_ Apso
40. Cheap form of payment?
41. Bert's roommate
43. Not in favor
44. Hipbone-related
46. The Destroyer, in Hinduism
47. Thomas the Engine's warning
48. "Heart of Darkness" author
50. Brewer's kiln
52. Beer choice
53. Not a verb
55. Comic cry
57. \*The Tempest: "We are such stuff as \_\_\_\_\_ are made on"
60. \*As You Like It: "All the world's a stage and all the men and women merely \_\_\_\_\_"
64. Primatologist's concern, for short
65. "This land is your land"?
67. \*Macbeth: "Our \_\_\_\_\_ master's murder'd!"
68. Scoundrel
69. Hi \_\_\_\_\_ monitor
70. Wombs
71. "A Visit from St. Nicholas" beginning
72. Teacher's favorite
73. Got ready for a close up

**Solution on page 6**

**DOWN**

1. Nordstrom's outlet
2. Purse for the red carpet
3. Cape on Tierra del Fuego
4. Set straight
5. Like a knife
6. Comes before a storm?
7. The "place with the helpful hardware folks"
8. Spectrum maker
9. Wild ox of India
10. Plotting (2 words)
11. Multitude
12. Having Everything Revealed, singer and songwriter
15. \*Hamlet: "When we have shuffled off this \_\_\_\_\_ coil"
20. Corpulent
22. Tin Woodman's "medicine"
24. "Two cents"?
25. \*Twelfth Night: "If \_\_\_\_\_ be the food of love, play on"
26. Convex molding
27. Nigeria's western neighbor
29. Listening devices
31. \*Hamlet: "To be, or not to be: \_\_\_\_\_ is the question"
32. Capital of Vietnam
33. Bar by estoppel
34. Indian restaurant condiment
36. Petri dish filler
38. Prima donna
42. Artist's tripod
45. High tea sandwich
49. P rignon's honorific
51. Destroy a document (2 words)
54. Seize a throne
56. City in Japan
57. Type of sailing vessel
58. Capital of Latvia
59. Outback birds
60. "Blast from the \_\_\_\_\_"
61. "The \_\_\_\_\_ of Tammy Faye," movie
62. Uncommon
63. Went down slippery slope
64. Cathode-ray tube
66. \*Merchant of Venice: "But love is blind, and lovers cannot \_\_\_\_\_"

**CROSSWORD**

1	2	3	4	5		6	7	8		9	10	11	12		
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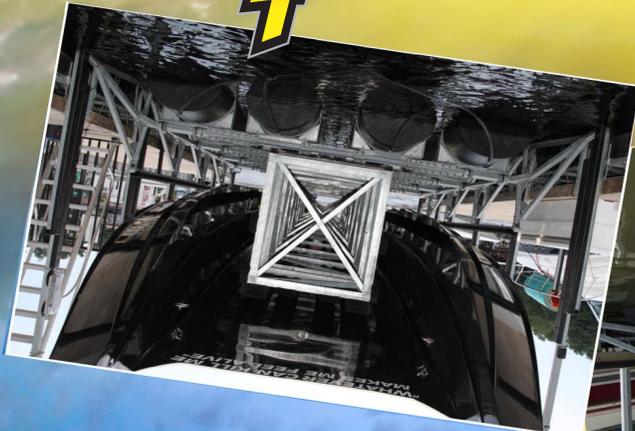
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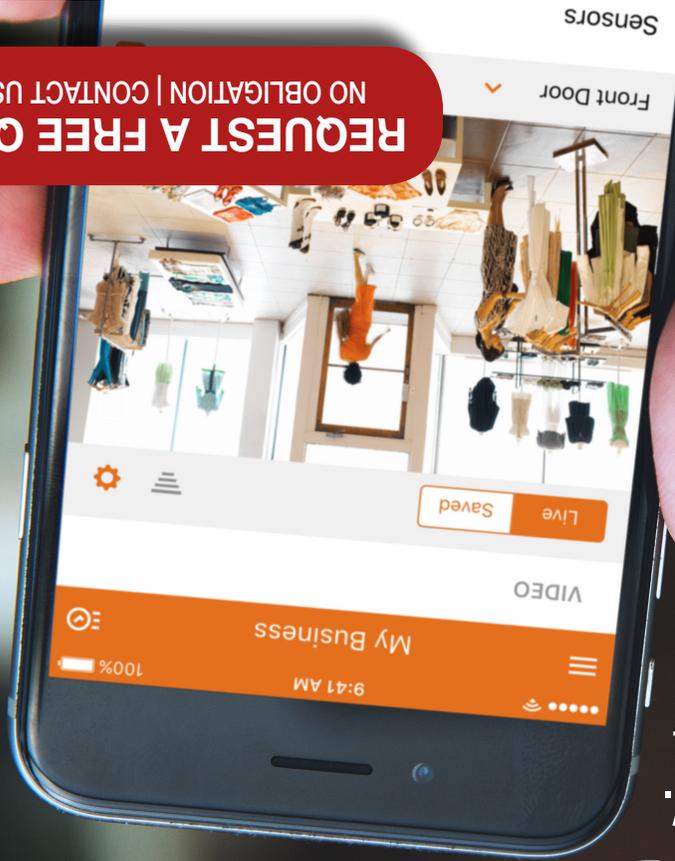


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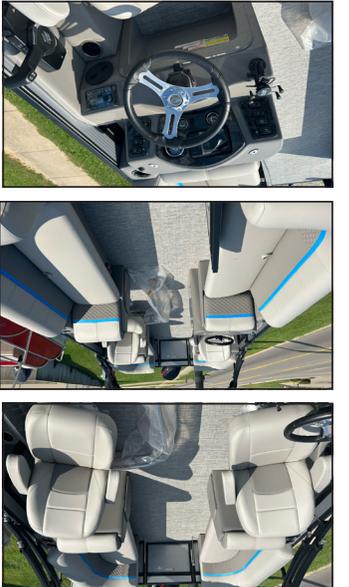
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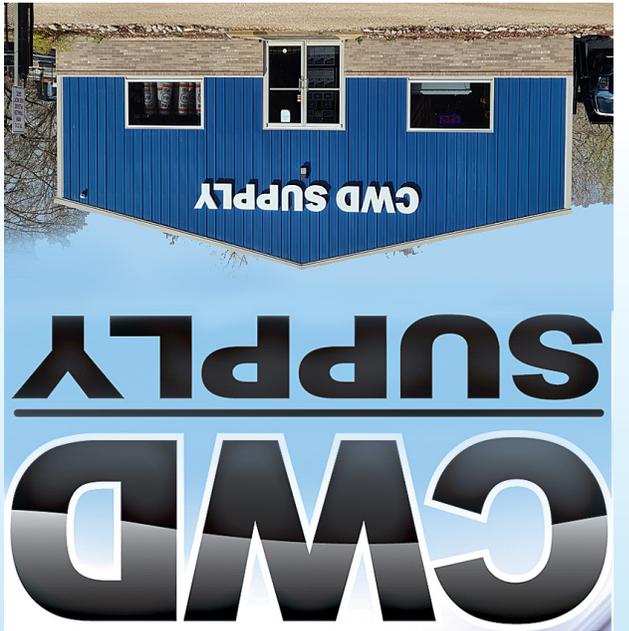
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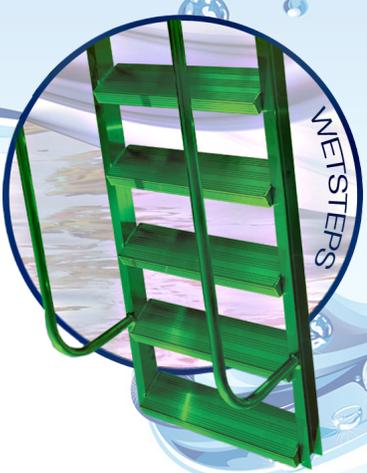
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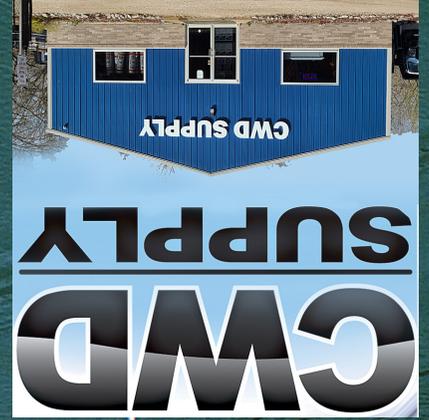


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