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Crossword

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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES VOL. 19 -- ISSUE 5 MAY, 2023

Oasis at Lakeport Village moves to board

By Nancy Zoellner

The fate of the \$360 million Lakeport Village now rests with Osage Beach aldermen, who could be asked to vote on the plan as early as their May 18 meeting.

At their April 17 meeting, which included a public hearing, the Tax Increment Financing (TIF) Commission voted 7-4 to adopt a resolution recommending the redevelopment project, as it was presented, to the board of aldermen.

TIF Commissioners Paul Gerardi, Tyler Becker, Fred Catcott, Dave Crane, Tim Gardner, Bob Van Hook and Geniece Tyler voted in favor of the project moving forward. Ike Skelton and James Gohagan, who are both Camden County commissioners, and Jacob Neusche and Gail Griswold, who are members of the Camdenton RIII School Board, voted against it.

In their Tax Increment Financing Development Plan, developers estimated that construction of the project, which will include an entertainment district with 15 rides, resort, amphitheater, marina, and boardwalk could begin mid-year 2023, with an anticipated delivery of the first entertainment uses in 2024 and completion of the entire project in 2026.

Jeff Tegethoff, principle of Tegethoff Development, kicked off the meeting by briefing the TIIF commission and concerned citizens on the project.

"From an execution and operations standpoint, we are

long-term owners. We don't build, fill and flip properties whether it's apartments or this project. Myself and Fred Ross,

developed about \$1 billion dollars of "trophy assets" since 2016 throughout the Saint Louis, Kansas City, Cincinnati and In-

zations that will be involved:

- SkyView Partners is an amusement-oriented developer that has built the SkyView At-



the owner of Big Thunder Marina here at the Lake, own most of the site right now except the timeshare portion and we intend to be long term owners," he said, adding that his company, which is based in St. Louis, has

dianapolis areas. They are currently building an apartment complex off of Nichols Road on the former Sycamore Creek Golf Course.

Tegethoff also shared information about the other organi-

lanta Observation Wheel, the carousel and Bay Plunge Tower on Fisherman's Wharf in San Francisco, the SkyStar Observation Wheel in San Francisco's Golden Gate Park and, most

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Armchair Pilot

By Nancy Zoellner

A TWIN OF THE PLANE FLOWN by Amelia Earhart on her fateful journey over the Pacific Ocean is the centerpiece of the newly opened Amelia Earhart Hangar Museum. The museum is located in Atchison, Kansas, about an hour's drive north of Kansas City. Muriel, named after Earhart's younger sister, Grace Muriel Earhart Morrissey, is the world's only remaining Lockheed Electra 10-E aircraft, according to a news release from the museum. The museum will also include 14 interactive exhibits that will allow visitors to enter a full-scale replica of Muriel's cockpit to experience Earhart's perspective, pilot a virtual reality recreation of Earhart's historic 1932 transatlantic flight, learn more about the construction of the plane, and trace 3-d aircraft holograms through the history of flight. "The new Amelia Earhart Hangar Museum will celebrate a woman who showed us what it means to 'reach for the stars,'" Kansas Gov. Laura Kelly said in the release.

VIRGIN ATLANTIC, which has direct flights between the United Kingdom and several US cities in-



cluding New York, Seattle, Washington DC, Austin, Orlando, and Atlanta, has partnered with Guide Dogs to help support those flying with a visual impairment. The airline's cabin crews will now get additional training that will help them improve accessibility and create a more inclusive travel experience for those passengers. The training will cover such topics as navigating stairs and doorways, taking a seat and how to approach someone with sight loss. According to the airline the move came after a poll of 250 visually impaired adults found that 59 percent would like to travel abroad more and 84 percent would feel more comfortable with air travel if cabin crew were better educated about visual impairment.

EPLANE ENGINE CERTIFICATION processing began in 2019. However, the FAA isn't expected to sign off on the "airworthiness standards applicable to aircraft engines" any time soon. That's because the technology has been outpacing the certification standards, according to an article on simpleflying.com. "Harbour Air Seaplanes has been trying to certify the installation of components into an aircraft where no certification path exists. This applies in particular to the magni650, the engine developed by MagniX, which operates using electrical technology installed on the aircraft," Daniel Martinez Garbuno wrote. In the meantime, ePlane 1.0 - Harbour's first electric plane - completed its first all-electric point-to-point test flight last year, traveling some 45 miles in 24 minutes.

AVOID WEARING "bling," too many rings, flipflops and heels when flying, according to an American Airline flight attendant. The interview with the attendant was featured in the travel news section of the Mirror, an online magazine. "Bling," especially with a lot of metal, could be used as a weapon, which is frowned upon by security. Too many rings can also cause concern and some may have to be tossed in the trash in order to board. Flipflops will result in cold feet - literally - when cabin temperatures drop, and heels can be uncomfortable when moving between gates in airports. In addition, both types of footwear don't allow wearers to move quickly, which could be a problem if the plane has to be evacuated.

HOPPER'S Q2 2023 Consumer Travel Index showed domestic airfare will rise steadily through June, peaking 10 percent lower than 2022 prices but remaining 4 percent higher than pre-pandemic 2019 prices. Budget roundtrip fares to Europe are averaging 35 percent higher than this time last year, an increase of 24 percent from 2019. Hayley Berg's research shows domestic airfare will fall seasonally each month from July to August as travelers book trips for the shoulder season. Fares in late summer and early fall are expected to be in line with pre pandemic prices.

HOTEL PRICES IN THE US are up 29 percent compared to April 2022 with hotel bookers paying a premium for certain amenities during their stay. Access to pools and pet friendly options are two of the most important. Travelers are paying premiums as high as \$123 per

night in New York City and \$30 per night in Florida for pool access. Pet friendly premiums ranged from 30 percent to 51 percent more per night.

GREECE IS TAKING NOTE. According to a story by the AP, pets will soon be allowed into more than 120 archaeological sites across the country. Dogs must be kept on a lease no longer than 3 feet or carried by their owners in a case. Large dogs must be muzzled. Owners must be able to show their pet's health certificate and are required to carry pet waste bags to be allowed entry. In the past, only guide dogs for disabled visitors were allowed into archaeological sites. The country's culture minister said the step was taken to be more in line with the standards of other European countries.

MUSIC MAKES THE HEART MERRY. The St. Louis International Airport took that stance when they added a piano to Terminal One - and made it available for public use. Travelers can even be featured in a Mini Music Concert by sending a "contact us" message at www.flystl.com with the time they plan to play. To keep the kids happy, the St. Louis International Play Port was added. Presented by The Magic House St. Louis Children's Museum, the transportation-themed educational play exhibit features a kid-sized plane, air traffic control tower and a kids-version of the MetroLink light rail train. It is located in the C Gates near gate C3. The airport also has three Lactation Suites in all concourses for nursing mothers or travelers who need to breast pump. They are located near Gate A10, Gate C9 and Gate E33. All Lactation Suites are ADA-compliant and equipped with a sink, power outlets, and a



full-back club chair with a moveable arm table. Mothers needing to nurse or breast pump can send a text message to the number posted on a sign by the door. They will receive a code that will unlock the door.

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Help make it so everyone here has a place to live

By Nancy Zoellner

Volunteering with Habitat for Humanity provides satisfaction that you are helping transform your community by helping families achieve the strength, stability, and independence they need to build a better life. However, there's also a side benefit. Those who are thinking about remodeling

or building their own homes can gain invaluable experience that will help them through that process.

Gary Mitchell, executive director for the Lake of the Ozarks Habitat for Humanity chapter, said that by volunteering with the building crew, individuals would also be able to get to know contractors that Habitat

has dealt with for 20 years.

"They are good, dependable people. We know that if they say they're going to show up, they show up so volunteering would allow people to network and get to know the contractors – see their work – and have confidence in them when they are ready to build or even when they need to have work done at

their homes," he said.

Mitchell said they currently need helpers to work on the latest project – a three bedroom, two bath house in Camdenton with a full basement and garage.

"Right now we are looking for an electrician and someone who would be willing to do the sheetrock work in the home, but we also need general laborers – especially those with any construction experience. We have about 10 or 12 people on our building crew but we're all older retired guys and only about five of us are active this year. A couple are dealing with medical issues, one is getting a knee replacement and there's one that has back problems so we definitely need some young blood – some strong backs – to keep the old guys out of the ditch," he laughed, explaining that he had spent the previous couple days in a ditch laying sewer lines. "We just got that finished so next week I'll be back in a ditch, putting in the electrical line."

Habitat for Humanity is a nonprofit housing organization working in local communities in all 50 states and in more than 70 countries around the world to partner with people and families in need of decent and affordable homes. The house currently under construction is the 23rd to be built in Camden County.

To be considered for homeownership, people must first apply with their local Habitat for Humanity, whose committee selects homeowners based on three criteria: The applicant's level of need, their willingness to partner with Habitat and their ability to repay a mortgage through an affordable payment plan. Habitat's homebuyers are also required to invest hundreds of hours of their own labor, called sweat equity, working alongside volunteers and other Habitat homeowners, and they must complete a financial education program.

"So it's not a 'free ride.' The families chosen must be really dedicated. The house that we're currently working on was actually started back in 2022, but we had to pause the building process because of the high cost of materials. Anyone who went to buy lumber in the last

couple years knows that the prices just skyrocketed. However, they've slowly come back down to a point where we were able to finish the house, which is a relief to the family that was chosen to get this house," Mitchell said. "They're great people – they're from the Camdenton area – and they are very committed. In fact, the father had been going to the property about once a month over the past year, praying that the Lord would intervene so the house could be completed. He just wants to provide safe housing for his family."

Those who are approved for a house are required to put a small amount of money down; Habitat finances the rest at 0 percent interest.

"It's really an amazing program. Our mission statement is to provide safe and affordable housing for those in need so it's a great feeling to know we are helping people accomplish that. It's especially difficult to find affordable housing at Lake of the Ozarks so every home we build means that one more family can live and work here," he said.

Mitchell said the building crew typically works on Tuesdays, Wednesdays, and Thursdays from around 8 a.m. until "everybody is exhausted." Those who would like more information on the organization can visit habitatlake.org. For more information on volunteering with the building crew, visit habitatlake.org/get-involved/ or call 573-317-0470.

Mitchell said volunteers are also needed in the Habitat Restore, which sells building supplies, furniture and household items that have been donated. He said he hopes to put together a plan that will allow them to recognize corporate donors that have made substantial donations to the Restore.

"I have to talk to the board about it but I'd like to see their logos on our truck so they get some recognition because they are truly the ones that are making this happen," he said. "We're pounding nails and laying pipe but if it wasn't for the individuals and businesses donating, we wouldn't be building homes for anyone."



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Seniors Corner

Fraud prevention toolkit provides tips for combatting scammers

A recent FBI report found that Americans lost \$10.3 billion to various internet scams and that call center scams also are rampant. "Call centers overwhelmingly target the elderly, with devastating effect," the FBI says. "Almost half the victims report to be over 60 (46%) and experience 69% of the losses (over \$724 million)."

By familiarizing yourself with criminals' tactics, you can better shield yourself.

The Canadian Bankers Association recently launched three fraud prevention toolkits to raise awareness about common scams. Though some information is specific to Canada, the bulk of the insight is also helpful to U.S. residents. To get the kit go to (<https://bit.ly/40EoFNl>)

The kits focus on three audiences: older adults, individuals, and small businesses.

The kit for older adults walks through some of the ways you're vulnerable to scammers, how to recognize fraud, and ways to shield yourself with things such as solid passwords and understanding common scams that target older adults. They include email fraud, the grandparent scam, tech support scams, and ransomware.

In addition, so you can better spot when someone is trying to victimize you, the toolkit discusses common techniques fraudsters use, including scaring and threatening you or making too-good-to-be-true offers.

But keep in mind that it's not just strangers who commit financial abuse. Even trusted relatives and caretakers can take advantage of you by pressuring you to give or lend them money, forging your signature on checks, or suggesting changes to your Will, Power of Attorney, or property title.

Some basic steps to protect yourself include:

- Creating unique, strong passwords
- Not sharing personal information with random callers.
- Strengthening social media security and privacy settings on your accounts
- Immediately reporting lost or stolen credit and debit cards, your driver's license, social insurance number card, passports, and so forth.
- Being wary about downloading free apps, files, programs, or software
- Shredding papers with sensitive personal information
- Never providing your credit card number over the telephone or the Internet unless you're sure about who you're giving it to.

If you run a small business, the business toolkit addresses everything from identifying common scams and protecting customer information to setting up a virtual private network (VPN) and combatting ransomware attacks.

If you become a scam victim, you can report cybercrime to the Federal Trade Commission.

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Get a slice of 'Americana' at Hot Summer Nights

By Nancy Zoellner

Set in Modesto, California in 1962 to the classic rock'n'roll tunes spun by Wolfman Jack, American Graffiti tells the story of a group of teenagers on their last night together after graduation.

Hot Summer Nights lets fans relive those days as they stroll up and down the Bagnell Dam Strip in Lake Ozark – sometimes to those same tunes – viewing everything from the hot rods of the 1930s to “muscle cars,” a term coined in the 1960s, to today’s “exotics” and off-road vehicles.

“We have themes each month but everyone is invited to bring any classic car, truck or motorcycle of any era,” said Bob Schwartz, who has helped organize the events since they began. “Because of that, you never know what you’ll see! It’s fun to ‘remember when’ and it’s a great way to get outside and enjoy spending time with friends and family.”

The cruise-ins were started 16 years ago by the Bagnell Dam Strip Association as a way to expand the season a little on each end and give people another reason to visit the Strip. They were also organized to provide a fun



File photo: Willman

way for families to hang out together – and to allow moms and dads and grandmas and grandpas

to go back in time (without Huey Lewis or Marty McFly’s DeLorean) to the day when they were cruising

the “main drags” in their towns, in the types of cars, trucks and motorcycles that are on display.

Hot Summer Nights are held on the second Friday of every month from May through September, and they’re open to everyone. No registration is required to display a vehicle and no fees are charged to attend or participate. Those who want to display just show up with their “ride,” ready for a great evening. That format has made the cruise-in extremely popular – so popular, in fact, that it has become the largest family oriented cruise-in in Missouri – and maybe even the Midwest, attracting hundreds of vehicles and thousands of spectators each month.

Although all the shops, restaurants and bars will be open for business, and some even offer cruise-in specials, participants are welcome to bring coolers and snacks – just no alcohol – because Lake Ozark has an open container law. Adding to the fun and flavor of the events, many dress in period outfits.

Several children’s entertainers will also be on hand again this year – Charcoal Chuck, who, as his name suggests, does charcoal drawings of kids; Mz Loretta, who paints faces in the most amazing ways; and Ariel from the Disney movie “Little Mermaid.” Henna tattoos will also be available for a fee.

This year’s Hot Summer Nights events are set to run from 5 to 9:30 p.m. on May 12, June 9, July 14, August 11, and September 8 – rain or shine. This year’s themes are:

May 12 – American Dreams, Hot Rods, and Rat Rods

June 9 – Fast and Furious with Exotics and Tuners

July 14 – Wheeling in the Years With Off-Road Fun

August 11 – A Need for Speed - American Muscle Cars

September 8 – A Salute to our Heroes

The center lane will again be used for displaying vehicles; others fill the parking spaces from the top of the Strip to the bottom. Car clubs, and others who want to display, often arrive early to get the parking spaces they want, then enjoy dinner at one of the many restaurants before the crowds arrive.

Cruising has long been a favorite Friday night small-town American pastime. The Cruise-in on the Strip is still the place to be – and the only place in town where this much fun can be had in one place for free. Be there or be square!

For updates and more information, visit the Hot Summer Nights Lake of the Ozarks Facebook page or pick up a copy of the free 2023 Hot Summer Nights booklet published by Benne Media, which can be found on racks around the Lake area.

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Oasis at Lakeport Village

continued from page 1
recently, the SkyView Amusement Park at the Biloxi, Mississippi Margaritaville Resort. The park will include a 200-foot tall wheel with enclosed gondolas, similar to wheels in other areas.

- American Resorts Management, a premier operator of water parks throughout the country, would manage the water park.

- OpenAire, which built the retractable roof at Ballpark Village in St. Louis, will construct the glass retractable roof over the waterpark.

- Aimbridge Hospitality, with 1,800 hotels, including 1,200 Marriott branded hotels, is the largest hotel management company in the US, and will be managing the resort.

- The project will include a 400-room Marriott resort and conference center with up to 26,000 square feet of conference space.

Tegethoff said the project will also include a 1,000-space parking garage; the hotel will also have another 400 parking spaces underground.

A market study showed the project would attract 600,000 guests per year.

Tegethoff said their goal from the beginning was to create a year-round venue for the Lake of the Ozarks area with year-round employment. When completed, the site will create some 300 jobs and generate \$85 million in revenue annually.

The Redevelopment Project is estimated to cost approximately \$356,950,000 with the costs split as follows:

- Entertainment and restaurants at \$99,950,000
- Parking garage at \$35 million
- Outdoor attractions and related uses at \$42 million
- Hotel at \$180 million

Tegethoff said he and his partner would be putting in more than \$90 million in equity; a construction loan of more than \$170 million was already approved by a lender; there will be more than \$16 million in "other financing;" and the remaining funds would come from the TIF, Super TIF, CDD, and TDD, which would be used to construct infrastructure across the site. A complete breakdown of the funding mechanisms is available by visiting the city's website [https://](https://www.osagebeach-mo.gov/)



www.osagebeach-mo.gov/ and clicking on the "Tax Increment Financing Commission" box.

Tegethoff also compared the tax benefits for the major taxing entities if the TIF project is not approved versus if it is approved.

Approximate Real Estate Taxes to the Camdenton School District:

- Without TIF: \$683,596
- With TIF: \$9,734,475

Approximate Personal Property Taxes to the Camdenton School District:

- Without TIF: \$0
- With TIF: \$14,154,869

Approximate Real Estate Taxes to Osage Beach Fire Protection District:

- Without TIF: \$171,106
- With TIF: \$13,905,960

Approximate Sales Tax to Osage Beach Fire Protection District:

- Without TIF: \$0
- With TIF: \$8,973,801

Approximate Sales Tax to City of Osage Beach:

- Without TIF: \$0
- With TIF: \$42,614,400

Approximate Real Estate Taxes to Camden County:

- Without TIF: \$25,318
- With TIF: \$360,000

Approximate Sales Tax to Camden County:

- Without TIF: \$0
- With TIF: \$40,359,794

Several people in attendance at the meeting expressed concerns about the traffic the development will bring. Tegethoff said they had been in discussions with the Missouri Department of Transportation (MoDOT) from the beginning and know they will have to address traffic considerations. A study is underway that will look at everything from Jefferies Road, Case Road, and the exits to determine if signals and/or roundabouts need to be added

and if roads need to be widened. Tegethoff said they already agreed to extend the sidewalk all the way down Jefferies Road.

Some, including Skelton, said they disagreed with the "blight" findings. However, results of those studies show unsafe conditions in nearly every area including decks that were pulling away from buildings, decaying concrete sidewalks and roads, abandoned buildings and docks that could not pass inspections because of electrical conditions.

Tegethoff also told those at the meeting that although negotiations with the Lakewood timeshare company had come to a standstill, they plan to continue moving forward.

"We set up the site to maintain maximum flexibility during the development process to where we could develop around that site, if necessary, and finish when we need to. We're not phasing the development but there's obviously a phased delivery that would allow us to start on that portion," he explained.

In a later conversation, City Administrator Jeana Woods said although the negotiations between the developers and the owner of the timeshares had stalled, she felt it was more a matter of timing.

"They're making progress but just because they didn't get to a final negotiation didn't necessarily hold up the TIF plan as presented to the TIF commission. They will have to have something more concrete in some form or fashion before a redevelopment agreement because the plan as presented included that property," she said, adding that if the entities couldn't come to an agreement, the developer will have to make an amendment to the plan. If they make a "significant" change to the plan, it will have to go back to the TIF Commission.

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Can Artificial Intelligence (AI) Help My Small Business?

AI can transform your small business. Sundar Pichai, CEO of Alphabet (Google) recently said "It (AI) can make humans more productive than we have ever imagined". He also said "AI is one of the most important things humanity is working on. It is more profound that, I dunno, electricity or fire."**WOW**

As a small business owner, you may be interested in how AI, or artificial intelligence, can benefit your business. Here are several ways AI can help your small business thrive!

Automating repetitive tasks: AI can take care of mundane and repetitive tasks, like data entry, scheduling appointments, managing inventory, and responding to customer inquiries. This can save you precious time and resources, allowing you to focus on more strategic activities.

Enhancing customer experience: AI-powered chatbots and virtual assistants can provide personalized customer interactions, handle customer inquiries, and offer support 24/7. This can greatly improve your customer experience, leading to higher levels of customer satisfaction.

Data analysis and insights: AI can analyze large amounts of data quickly and provide valuable insights for decision-making. This can help you make data-driven decisions, identify patterns and trends, and optimize your business processes.

Personalization and recommendation: AI can analyze customer data and provide personalized recommendations and offers based on customer preferences and behavior. This can help you deliver targeted marketing campaigns and enhance customer engagement.

Improved cybersecurity: AI can help you enhance your cybersecurity measures by detecting and preventing cyber threats in real-time. This can protect your business data and sensitive information from potential breaches.

Cost savings: AI can help you reduce operational costs by automating tasks, optimizing processes, and reducing errors. This can result in cost savings for your small business.

Competitive advantage: By leveraging AI, your small business can gain a competitive edge by staying ahead of the curve and offering innovative products or services that are powered by AI.



Mike Waggett

Streamlining operations: AI can optimize various business operations, such as supply chain management, inventory forecasting, and production scheduling, leading to improved efficiency and productivity.

Enhanced decision-making: AI can provide insights and recommendations to support decision-making, enabling you to make informed and strategic choices for your operations, marketing, and growth strategies.

AI can offer numerous benefits to your small business by automating tasks, enhancing customer experience, providing data insights, improving cybersecurity, reducing costs, gaining a competitive advantage, streamlining operations, and supporting decision-making. It's important to carefully consider the specific needs and requirements of your small business and explore how AI can be effectively integrated into your operations to drive growth and success.

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Osage Casino doing what it does best

By Nancy Zoellner

It may be quite some time before Osage Casino is able to open a gaming and entertainment facility at Lake of the Ozarks. In the meantime, they're serving as a sponsor of the Treasure Island Casino Benefit for Wonderland Camp. The event, set for 3 to 6 p.m. on Saturday, May 13, is being hosted by the Jolly Rogers Grub & Grog.

Wonderland Camp, founded in 1969 and located in Rocky Mount, provides a fun, inclusive and safe camp experience for children, teenagers and adults who have disabilities, while also providing a respite from daily caregiving for their family members and caregivers. Operating costs - staffing, utilities, insurance, meals, and facilities maintenance - for 1,000 campers per year brings the cost to \$1,450 per camper. Because most families can't afford that, Wonderland Camp charges just \$950, which means the camp needs to raise \$500 per camper each year - or \$500,000 - to make up the difference.

Mike Clayton, director of Fund Development and Communication for Wonderland Camp, said

the casino benefit is one of their biggest fundraising events of the year. "Joe and Christie Jung, the owners of Jolly Rogers Grub & Grog, have been supporters of Wonderland Camp for years. This is one of two fundraisers that they will do this year for the camp so we really appreciate them."

Clayton said he reached out to the Osage Nation a couple months ago to ask if they would consider coming on board as a sponsor of the event. He said he was told to submit a grant request; he did and they approved it.

"They are now our Jackpot Sponsor at the highest level and they're also sending items for the silent auction, so we are very grateful for their support. We'll give them a table for their staff if they send anyone," he said.

All ages are invited to attend. Tickets are \$50 in advance and \$60 at the door for adults; youth tickets are just \$15. Tickets include a premium appetizer buffet, drink ticket, and \$100 in chips. Additional chips will be available by donation.

The event will include blackjack, craps, roulette, Plinko and



Osage Casino Hotel is sponsoring a casino benefit that will help offset the cost of attending summer camp for disabled youth and adults.

other games. However, no money will change hands. Those who win hands or games will get chips that can be redeemed for tickets.

Those tickets can then be placed in containers by the prizes that players would like to win, and at the end of the night tickets will be

drawn from each prize bucket, "So the more tickets you put in, the better chance you have to win,"

continues on page 10

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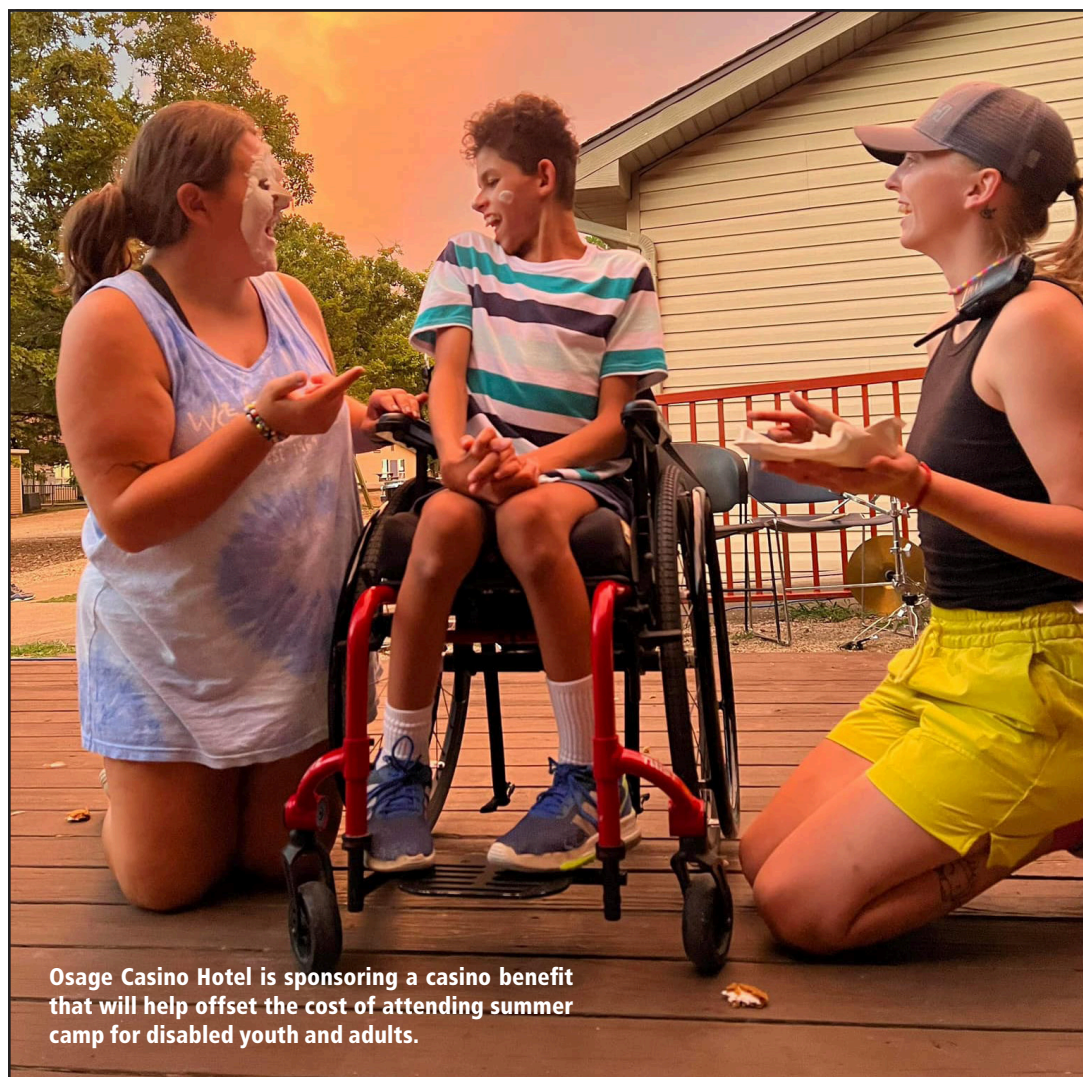
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Osage Casino doing best



Osage Casino Hotel is sponsoring a casino benefit that will help offset the cost of attending summer camp for disabled youth and adults.

continued from page 9
Clayton said, adding that he still needs table sponsors and volunteers to act as dealers at the tables. "Each sponsor and each volunteer dealer will get two drinks and the buffet free of charge – and they'll get to have a lot of fun while making an important contribution into the lives of our campers."

Advance tickets can be purchased online at www.treasureislandcasinobenefit.com. For information on sponsoring a table, scroll to the bottom of that page and click on the "Table-Sponsor" link. To sign up as a volunteer or donate prizes, call Clayton at 573-280-5648. For directions to Jolly Rogers visit grubngrog.com/Directions

Wonderland Camp

Summer Camp is reserved for children and adults ages 6 and up with disabilities. Weekly themes make each camp experience different for those coming to camp for multiple weeks. Camper-to-counselor ratios of 1 camper to 1 counselor are accepted most weeks and clinical staff is always on-site to accommodate all medical and dietary needs.

In addition to offering 11 full weeks of summer camp for disabled adults and children, Wonderland Camp also hosts family camps, military camps, father/son camps, mother/daughter camps and Mama's Weekend in the spring and fall. To learn more about the camp visit wonderland-camp.org.

Osage Casino Hotels

In late 2021, the Osage Nation announced it had purchased 28 acres of land across from Eagles' Landing in Lake Ozark with plans to build a \$60 million hotel and casino. In September of 2022, the Eighth Osage Nation Congress unanimously passed resolution ONCR 22-12, which states:

"The United States is authorized to acquire land into trust for the Osage Nation pursuant to (the Indian Reorganization Act); and the Osage Nation has an interest in placing fee land located in Miller County, Missouri into trust status for the purpose of economic development, including, but not limited to the conduct of gaming activities; and gaming revenues are currently used by the Osage Nation to fund govern-

ment operations and programs, provide for the general welfare of the Nation and its members, and promote economic development will be secured by placing these fee lands into trust status; and the Osage Nation is the sole owner of a whole, unfractionated interest in the land causing title to rest with the Nation; and the parcel is located within the boundaries of the former Osage homeland in Missouri that was ceded in the 1808 Treaty with the Osage."

Getting approval to transfer the land into federal trust will grant sovereignty for gaming rights on the land to the Osage Nation.

"With the federal government processes it seems there's always a lot of 'hurry up and wait,' and now they are in the waiting stage," said Harrison Fry, city administrator for Lake Ozark. "They've outlined the steps very well on their project website, osagecasinoslakeozarks.com, but the timeline is not something that's a definite. I don't know that they can provide that information until they get the okay from the Department of the Interior."

A Matter of Trust

Second Homes & Tax Implications

Many people dream of owning a mountain cabin or beach house. Wouldn't it be nice to have a place for family to gather for vacation each year or a second home to spend winters once you retire? However, before you make that purchase there may be tax implications you should consider.

Property Tax

Obviously, two homes equal two property tax bills. Most people think of property tax as being fully deductible on your federal income tax return. However, in 2017 the Tax Cuts and Jobs Act limited the amount of property tax that is deductible. Under this tax reform, there is a \$10,000 limit on the amount of property tax that can be deducted. Although this sounds like a large amount, taxes in certain desirable areas of the country can be quite expensive so it's something to keep in mind before making that purchase.

Deductible Income Tax Expenses

If you plan to purchase a second home and use it only for your own purpose, then the tax deductions associated with the property will be similar to your primary residence. You may be able to deduct any mortgage interest and tax expense. However, if you plan to rent the home out to others there may be some added tax advantages. Renting your second home out for more than 14 days per year allows you to deduct utilities, maintenance, and the cost of improvements to the property. Of course, you must pay income tax on the amount of rent you collect, but this can oftentimes be offset by the additional deductions.

Capital Gains Tax

A final tax to consider before purchasing that second home is capital gains tax – the tax you pay when you sell the property. If you sell your primary residence,



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager

you typically don't pay any capital gains tax. Single homeowners can exclude a gain of \$250,000 on the sale of their home and the amount is \$500,000 if you are married filing jointly. Although, because second homes are considered an investment, they are taxed at the current capital gains rate. Depending on your income, this could mean paying a tax as high as 20% on the profit from the sale of your vacation home. That amount could be even higher if you own the home for less than a year. When contemplating the sale of a second home it might be wise to make it your primary residence for a period of time. If you live there for two of the five years prior to the sale you may avoid paying the capital gains tax.

At Central Trust Company, we help our clients with tax planning, investments, retirement planning and estate planning. We have a number of CPAs, attorneys, and Certified Financial Planners on staff to help with all of your financial needs. For a free second opinion, contact Bart Schulte at bart.schulte@centraltrust.net or (573) 302-2474.

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





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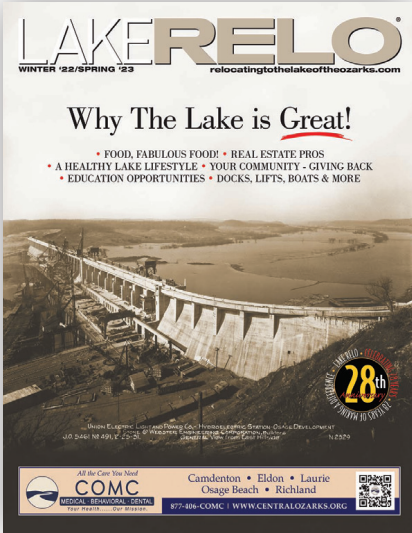
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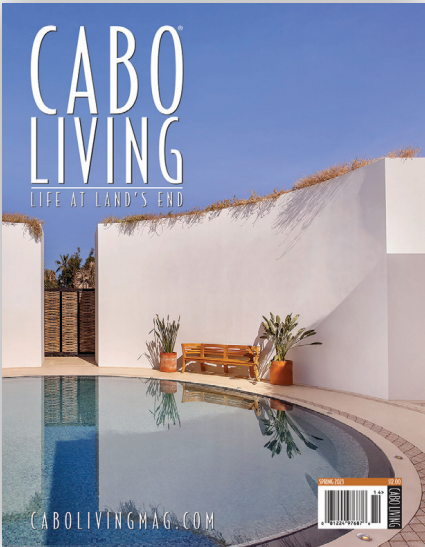
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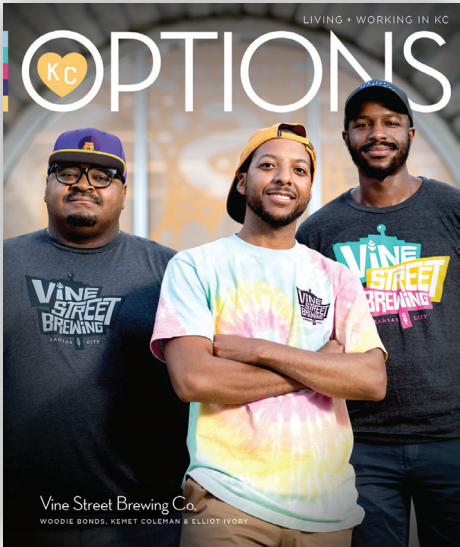
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Lake Ozark adds force multiplier

By Nancy Zoellner

The Lake Ozark Police Department is adding two officers to the force - Corporal Caleb Harvey, who was scheduled to start full-time on May 5, and his K-9 partner, Donzi.

Cpl. Harvey has been working part-time for the department as a patrol officer. Although the K-9 has not yet been chosen, it has a name thanks to a donor, who pledged a significant amount of money to the program. Police Chief Jeff Christiansen got permission from the board of aldermen at their March 28 meeting to start soliciting donations and funding sources to cover the cost of establishing the program.

"There are drugs in our community," Chief Christiansen told the board. "This dog would be a good PR dog for us, it would be a drug dog, it would be a search dog. It's just another tool for us. We're short on officers. I feel that if we had this dog and we got a call that required two officers, Corporal Harvey could show up with the dog to start the process until back-up gets there."



A K-9 responds to commands.
Photo: US DHS

K-9 teams serve as a force multiplier because of the dogs' acute senses of sight, smell, hearing, and speed and because most people will submit to a K-9.

At the March meeting, \$3,700 in unrestricted pledges had already been donated by Wagner Insurance Agency (Chris and Christy Wagner), Christiansen and Associates, and Quality Roofing (Grant and Sheryl Freeman). Cpl. Harvey said that as of the end of April, they already had verbal commitments totaling \$31,700 and had collected \$28,200. According to a cost analysis Cpl. Harvey prepared for the board, it would take approximately \$26,000 to purchase the dog, cover the cost of training, outfit the patrol car, and purchase needed accessories for the dog.

"The dog has not been pur-

chased yet. This will most likely happen in September from Shallow Creek Kennels located in Pennsylvania. This kennel is very reputable, providing dogs to federal, state, and municipal agencies," he said. "We will travel to Pennsylvania, select the dog, return to Missouri and over the next eight weeks the dog and I will attend training at the Boone County Sheriff's Office K9 program, getting our certifications and bonding."

The K-9 will be trained to respond to commands given in a foreign language, and while the breed will most likely be a Dutch Sheppard, German Sheppard, or Belgian Malinois, Cpl. Harvey said they're not looking at a specific breed. Instead, they are looking for a "social and confident dog that can be in the public and schools - what we feel will be the best fit: for the city, so that's why I cannot give an exact breed at this time. But I will make sure he won't be a mean, aggressive dog and I will be able to walk the Strip with him."

He also said dogs are typically

will then be sent off to be outfitted with emergency equipment and the needed equipment for the K9," Cpl. Harvey said.

His cost breakdown shows:

The K9 will be purchased from Shallow Creek Kennels K9 at a cost of around \$9,000.

Training at the Boone County Sheriff's Office K-9 Training Academy will cost approximately \$4,000.

The kennel cost was estimated at \$4,500.

The K9 insert for the Ford Explorer was estimated at \$3,100.

Other associated costs - window fan and heat alert system for the Explorer, dog accessories were estimated to run \$1,634.

The following years' annual expense of vet bills, professional memberships, supplies, and ongoing training were estimated at around \$3,000.

He had already secured a lifetime donation of food from Diamond Dog Food.

City Administrator Harrison Fry said a separate account would be established for the program so all donations would go directly into that account and not into the general fund.

In the March 28 meeting, Mayor Dennis Newberry said he was concerned about liability, but City Attorney Chris Rohrer said the dog would give officers another non-lethal option.

"Anytime you use lethal force, that's when your liability comes in. A dog bite we can handle," he said.

According to the Boone County SO website, the Dual Purpose Handlers course, which incorporates classroom instruction, but is heavily weighted with hands on dog training, "is a strenuous, hands-on course, where the new handler will actually learn as he trains his dog. During the course, new handlers will train their dog in obedience, narcotics detection, tracking, building search, area search, article search and K9 aggression control. Handlers will work in a variety of environments and various times of the day."

"I knew when I got employed in 2014, being a K9 officer was always my dream and goal in law enforcement," Cpl. Harvey wrote in his proposal for the board of aldermen. "I have a love for this city unlike any other and if there's anything I can do to make the City of Lake Ozark a better and safer place to be, then it is absolutely where I am meant to be."

Boating Trends

with Kyle Kelly of Kelly's Port

Boating Season Is In Full Swing

Here's How You Can Maximize Your Family's Time On The Water

It feels like a distant memory, from the last time the kids and I cleaned and tucked our boat into its winter cover last October. Now as we get into April, we are excited to get back on the water. This year however, brings additional restraints to our precious boating time. As the kids are getting older, Tee Ball, Karate, and just about everything else seems to take precedence over our time on the water. For those boating days we are able to still fit in, the pressure increases to ensure everything goes right. I want to talk about how you can minimize the chance of mechanical issues, while maximizing your family's time on the water.

First, Let's Be Honest About Your Boat

Our boat has become part of our family, every time we take it out it seems to get a new nickname. But the years are starting to add up. We can look past the tears in the canvas, rips in the seats, and stains on the floor. Surprise mechanical issues are starting to become a concern as our boat approaches 10 years old. Keeping up on routine maintenance and preemptively replacing items as they come to the end of their service life will greatly reduce the chance of unexpected issues. But sometimes it's time to face reality, it's time for a new boat.

Buying A Boat In Late Spring - Early Summer

Fortunately, the days of empty boat lots, with 12-18 month wait times for new boat orders are behind us. For the first time in 3 years, boat dealers have inventory of new boats in-stock. And for the first time ever, Kelly's Port has multiple examples of our most coveted models, such as Bennington's Q & QX Series, along with Regal's 2800 & 3300 in-Stock. You'll have your pick of the exact model, color, and options you want. If you can't find the perfect boat in-stock, you are looking at a 4-8 week timeframe on custom orders.

Maximizing The Fun - Surf-Bowriders

As the kids are getting older, more things are vying for their attention. I am always looking for ways to build their enthusiasm for being on the water. Surfing has become very popular over the years, but the barrier to entry has always been steep. Surf boats are expensive, and everything that makes them great at producing a



Kyle Kelly and kids

large wake, prevents them from being an all-around great family boat. Regal has come forward with a solution. With the release of their new LS9 Surf, they've taken what has been the best selling and performing bowrider and added 2,000lbs of ballast, with surf tabs and surf controls. Now you can retain all of the characteristics of a bowrider, while producing a world class wake.

Outboard Power

Minimize the problems, by simplifying the solution. For those looking for 12 month boating, outboard engines are the answer. We're seeing more new fiberglass boats than ever with outboard engines. With the introduction of Digital Switching and Battery Banks to replace fuse switches and onboard generators there are even less fail points. From our value conscious 22- 24ft. Tritons, to 43ft. Luxury Center Consoles, we have a wide range of new in-stock outboard models at Kelly's Port.

Partnering With The Right Team

Traditionally, Kelly's Port only serviced boats that we sold. We did this to ensure we could provide the absolute best service to customers who bought boats from us. As Ryan has done a fantastic job reshaping and growing our service department, Kelly's Port is now open for additional service clients. From our team of service & parts advisors, to our certified techs, we'll plan and handle all of your seasonal and routine maintenance. And be there for you on the busy holiday weekend when things go wrong.

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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.

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The Lake Area Chamber recently held a ribbon cutting for Calvary Chapel Lake of the Ozarks, located at 3271 Osage Acres Rd, Kaiser, MO. The ribbon cutting took place on March 22nd at 11:30am. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information visit their Facebook page at facebook.



The Lake Area Chamber recently held a ribbon cutting for Charlie Foxtrots, located at 5180 Osage Beach Pkwy, Osage Beach, MO. The ribbon cutting took place on March 24th at 3:00pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their Grand Opening and new membership with the Lake Area Chamber. For more information visit their website at www.charliefoxtrotsloz.com or their Facebook page at [Facebook.com/charliefoxtrotsloz](https://www.facebook.com/charliefoxtrotsloz)



The Lake Area Chamber recently held a ribbon cutting for Parks & Drake, Attorneys at the Lake, located at 2086 Horseshoe Bend, Lake Ozark, MO. The ribbon cutting took place on March 23rd at 4:30pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their newly renovated office and new membership with the Lake Area Chamber. For more information visit their website at www.parksanddrake.com



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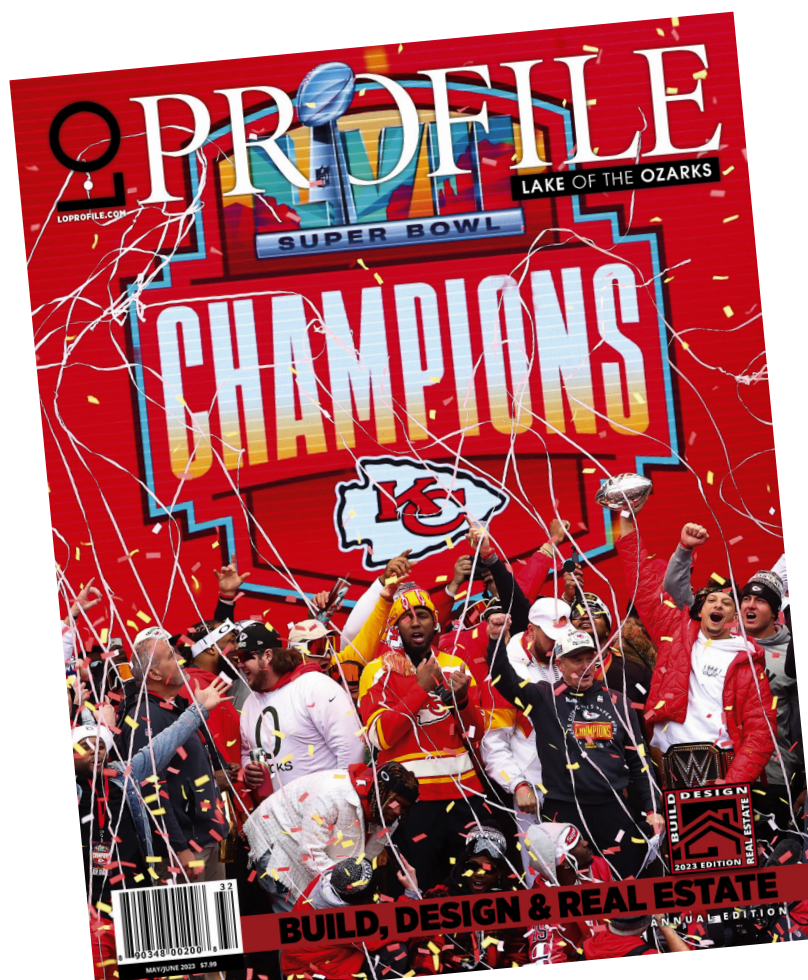
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Reasons a Pre-Approval Should Be Your First Step In Buying a Home



Buying a home is an exciting but complex process, and for most people, it's the biggest purchase they will ever make. As a result, it's crucial to approach the process with a clear understanding of your financial capabilities. That's why our experienced mortgage lender in Lake Ozark, MO encourages you to secure a pre-approval as the first step you take when buying a home.

A mortgage pre-approval indicates the amount of money you can borrow based on your credit score, income, debt-to-income ratio, and other factors. Here are some reasons why getting a pre-approval should be your first step in buying a home:

Know Your Budget

A pre-approval will give you an accurate idea of how much house you can afford. This can help you narrow down your home search to properties that are within your budget, saving you time and effort. It's essential to set realistic expectations for your home search, and a pre-approval can help you do that.

Be Taken Seriously by Sellers

When you make an offer on a home, sellers want to know that you can secure the financing needed to close the deal. Having a pre-approval letter in hand shows that you're a serious buyer and can help you stand out in a competitive market.

Move Quickly When You Find the Right Home

In a competitive housing market, homes can go quickly. Having a pre-approval in hand can help you when you find the right home. You'll

be able to make an offer right away and potentially close the deal faster, giving you an advantage over other buyers who haven't yet secured financing.

Identify Potential Issues Early

Obtaining a pre-approval can also help you identify any potential issues with your credit or finances that may affect your ability to secure a loan. If there are any issues, you'll have time to address them before you start house hunting.

Getting a mortgage pre-approval at Lake of the Ozarks should be the first step you take when buying a home. It gives you an accurate idea of your purchasing power, helps you stand out as a serious buyer, and allows you to move quickly when you find the right home. It also helps you identify potential issues early. Before you start your home search, make sure you have a pre-approval in hand. If you're ready to get your mortgage pre-approval, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com!

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LOWA needs all hands on deck

By Nancy Zoellner

In addition to getting “front-row seats” at the LOTO POWERFEST, all safety boat captains who volunteer to patrol on the day of the race will get two tickets each to the Earth, Wind and Fire concert at the Ozarks Amphitheater.

Sanctioned by the Offshore Powerboating Association (OPA), the race is scheduled for 11 a.m. to 5 p.m. Saturday, June 3. The oval track – with a small dogleg – will run from around the 8 mile mark to the 5 mile mark. The race will be headquartered at Camden on the Lake and Shady Gators in the 7 Mile Cove.

Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance, and who organizes all water course safety volunteers, said when the race was held at the 1 mile mark, Bagnell Dam kept boaters from getting too close on one end of the track. That meant she needed only around 20 volunteers to work on the sidelines. With the move, she now needs double that number.

“It’s a fun day for our safety boats and the really neat thing is they’re actually on the front row.

There’s no one between them and the race track,” she said.

Patrol boat captains are required to attend a mandatory safety meeting from 5 to 8 p.m. in the Grand Ballroom at Camden on the Lake the night before the race where they will sign a release and get free LOTO POWERFEST T-shirts for their crew that they can keep. Each boat will also be issued a portable radio and those in attendance will be taught how to use them. All safety boat captains will also get two large signs – one for starboard, one for port – that say, “Stay back 100 feet,” and they’ll get numbered flags that correspond to the zone that they’ll work. Captains can choose their locations on a first-come, first-served basis.

On the day of the race, those boat captains will be expected to idle up and down in that zone and make sure all spectator boats stay back from the course. The zones will be marked with buoys placed by Jeff Bryson Welding & Repair, LLC.

“And it will be easy to find the zones. If you’re Number 11, you find Number 10 and Number 12 and get in between them,” Swall

said.

She said the warning signs can be attached to the side of their boats or simply held up in the air.

“That way we don’t have to yell at people over the noise of the racers. We also go around and provide all our safety boats with water, ice, and lunch for the crew,” Swall said. “Everyone is asked to be courteous and if anything gets out of control in any way, shape or form then we connect with the Water Patrol and they will handle it – and there will be plenty of Water Patrol on duty.”

She also said patrol boat captains must not drink alcohol while they are working the race. “This position comes with a lot of responsibility. We want to keep our spectators safe so our boat captains need to be sober and alert.”

This year, for the first time, patrol boat drivers get the additional perk of concert tickets, thanks to Swall.

“At one of our safety meetings I asked Tom Abbott with Ozarks Amphitheater if we could do something special for our volunteers. He said that he’d give two concert tickets to each of the captains so hopefully that will en-



Photo: LOTO POWERFEST

courage even more people to sign up.”

The Earth Wind and Fire concert is scheduled for 7 p.m. on Sunday, July 2.

To get more information or to sign up as a safety patrol captain, call Swall at 573-434-4400 or text “I’m interested” to that number. Swall said she will get email ad-

resses of everyone interested in volunteering and then she’ll email all the information needed to get signed up.

This year the LOTO POWERFEST boat race will be broadcast on COOL 102.7 FM. Benne Media owner and President Denny Benne said the race will also be streamed on www.mosportszone.com.



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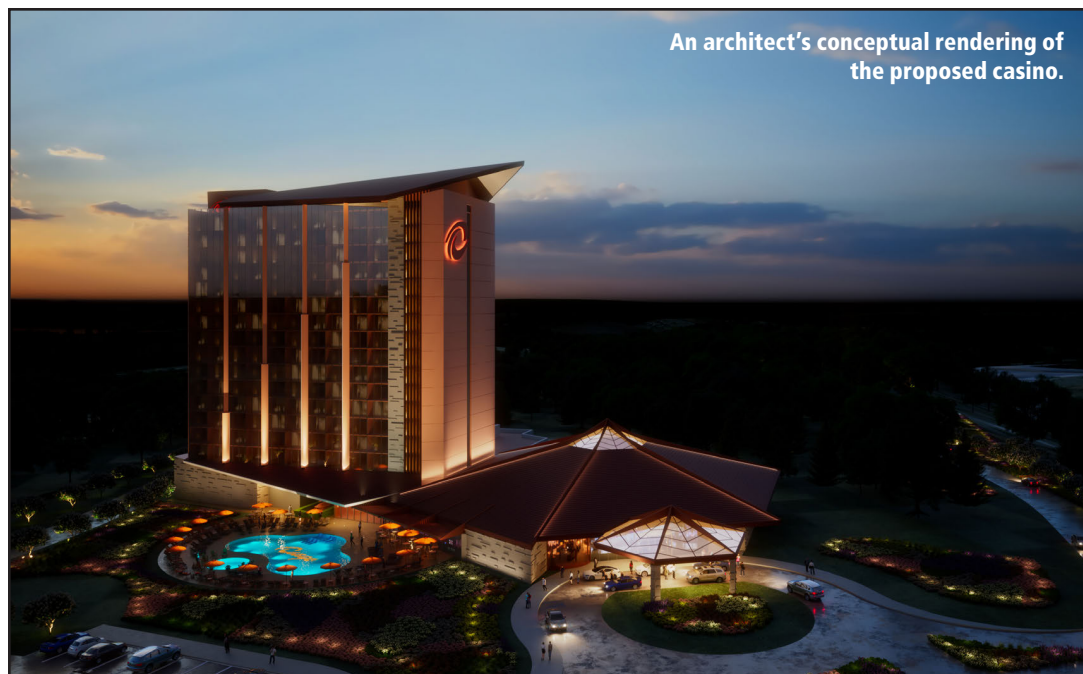
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Casino status still unknown



An architect's conceptual rendering of the proposed casino.

By Nancy Zoellner

Like it or not, Lake Ozark could be the home of a gaming casino – or two – at some point in the future. The unknown factors are how many years it will take to see that happen, who will be running the casino(s) and how much additional revenue will be going into the city and county coffers.

Currently, 13 gaming licenses have been authorized by the Missouri Gaming Commission. Legislation proposed this session would have authorized a 14th license to be granted for the Osage River somewhere between Bagnell Dam and the confluence of the Missouri River – as long as it was approved by a majority of Missouri voters.

The proposed legislation moved through the House and Senate committees but when it was brought to the full Senate floor, it was filibustered by Senator Mike Moon, a Republican from Ash Grove (Senatorial District 29), who stood and read the Bible.

In an April 13 interview with Luke Douglas Schrandt, legislative assistant to Senator Moon, Schrandt said the senator took that stance after receiving “numerous emails” from people in the Lake of the Ozarks area who were opposed to the legislation. However, a Sunshine Request filed with Senator Moon asking for all correspondence that pertained to casinos and that was received between January 1 and April 13, 2023 showed that just six people had emailed the senator:

Vicky Simbro of Camden County; Nadine Kalsay of Iberia; Joe Roeger, who owns a title

company in Lake Ozark; Les J. Larson, who identified himself as a member of the Camden County Republican Club; Amanda Vanderheyden; and Timothy Faber, legislative liaison, Missouri Baptist Convention.

Senator Moon’s email stated, “On top of these records, we also visited with several residents of Missouri about SJR 14 face to face.”

In the earlier interview, Schrandt also shared Senator Moon’s overall view of games of chance.

“The senator believes gambling is not healthy for society and unfortunately leads to a lot of issues in society with low income people spending their money at casinos – and they develop addictions.”

Schrandt added that often times drugs and prostitution are linked to casinos. “We realize that with gambling comes other side effects and that is why Senator Moon is opposed to the expansion of gambling.”

In the meantime, Osage River Gaming, a group of mostly local investors, will continue to push forward with their efforts to bring gaming to the Lake. In early 2020, that group issued a press release stating they would accomplish that goal “one way or the other.”

And while legislation for a privately owned casino has seemingly stalled with only days left in this legislative session, efforts to bring Osage Nation-owned and operated gaming to Lake of the Ozarks continue.

In 2021, the Osage Nation purchased some 28 acres across from Eagles’ Landing shopping mall in

Lake Ozark and announced that they planned to build a \$60 million casino, hotel and entertainment complex on the site. Late last year, the Eighth Osage Nation Congress unanimously passed resolution ONCR 22-12, a “Resolution to request the placement of fee lands into trust by the Secretary of the Interior.”

In order to build the casino, the land must be in trust status with the federal government, which will grant sovereignty for gaming rights on the land to the Osage Nation, and Missouri’s governor must sign off on the plan.

Resolution ONCR 22-12 states: “The United States is authorized to acquire land into trust for the Osage Nation pursuant to (the Indian Reorganization Act); and the Osage Nation has an interest in placing fee land located in Miller County, Missouri into trust status for the purpose of economic development, including, but not limited to the conduct of gaming activities; and gaming revenues are currently used by the Osage Nation to fund government operations and programs, provide for the general welfare of the Nation and its members, and promote economic development will be secured by placing these fee lands into trust status; and the Osage Nation is the sole owner of a whole, unfractionated interest in the land causing title to rest with the Nation; and the parcel is located within the boundaries of the former Osage homeland in Missouri that was ceded in the 1808 Treaty with the Osage.”

“Insurance Talk”

with Nick Brenizer of Golden Rule Insurance

How to Keep Your Work Comp Premiums Down

Workers’ compensation fraud can be very costly for small- to mid-sized businesses. Many businesses are working hard to maintain safe workplaces to protect employees and the bottom line. When employees report fraudulent claims, that work is quickly undone. The increased number and cost of claims impacts the company’s experience rating, which results in higher workers compensation premium.

One thing that people may not realize is that larger contracts may require you to have a lower “E-mod” or Experience Modification. Some contracts that you may be bidding on may make you have a 1.0 or lower E-mod to even bid on the job and it may even be lower than that. Workers’ compensation claim fraud can occur when an employee is injured outside of work, but claims it happened at work to collect benefits.

It can also occur when an employee exaggerates a claim of injury and magnifies the symptoms. In either case, false claims increase the medical and indemnity costs, and raise premiums for that business. Fraudulent claims also bring the indirect costs of an injured employee, such as lost productivity, temporary hiring and training expenses.

While worker’s compensation fraud is a serious and sometimes intimidating situation, small- and mid-sized businesses can take proactive measures. The best approach is a common sense, inexpensive solution to risk reduction.

Here are a few ways to reduce the risk of workers compensation fraud:

- Hire smartly—Conduct background checks on applicants and verify references.
- Implement Drug-Free Workplace Policy and drug testing—Create a well-defined policy and test pre-employment, post-accident and for cause.
- Focus on safety—Pursue a safe and injury-free work environment by developing safety policies.
- Educate employees—Help them understand the costs of claims and



Nick Brenizer, AIP, RWCS

the impact on the business, including rising premiums and decreasing productivity.

- Adopt zero-tolerance—Make it clear that false claims will not be tolerated.

- Pay attention to employees—Listen to employee concerns and complaints. Show compassion and be empathetic.

If a claim occurs and you suspect fraud, remember these important points: Report all claims promptly.

- Train supervisors in proper and timely reporting procedures.
- Investigate and obtain the facts immediately.
- Beware of sketchy details or discrepancies.
- Be wary of Monday or late Friday injury claims.
- Obtain a list of red flags from your carrier.

It is important to remember that while any workers’ compensation fraud is too much, most claims are estimate. The best approach to reducing overall risk is to develop good relationships with employees and create safe workplaces. Reducing the number and amount of workers’ compensation claims is the most effective way to cut your premiums.

By reporting promptly, implementing simple safety programs, and working with your insurance company, loss control is the best investment with greatest return on your money. These tips were furnished by the leading Workers’ compensation insurer in Missouri, Ed Uebinger, Sr. SIU Specialist, Missouri Employers Mutual Insurance Company.

Nick Brenizer, has an AIP & RWCS designations and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com.

Crossword Puzzle

THEME: U.S. States

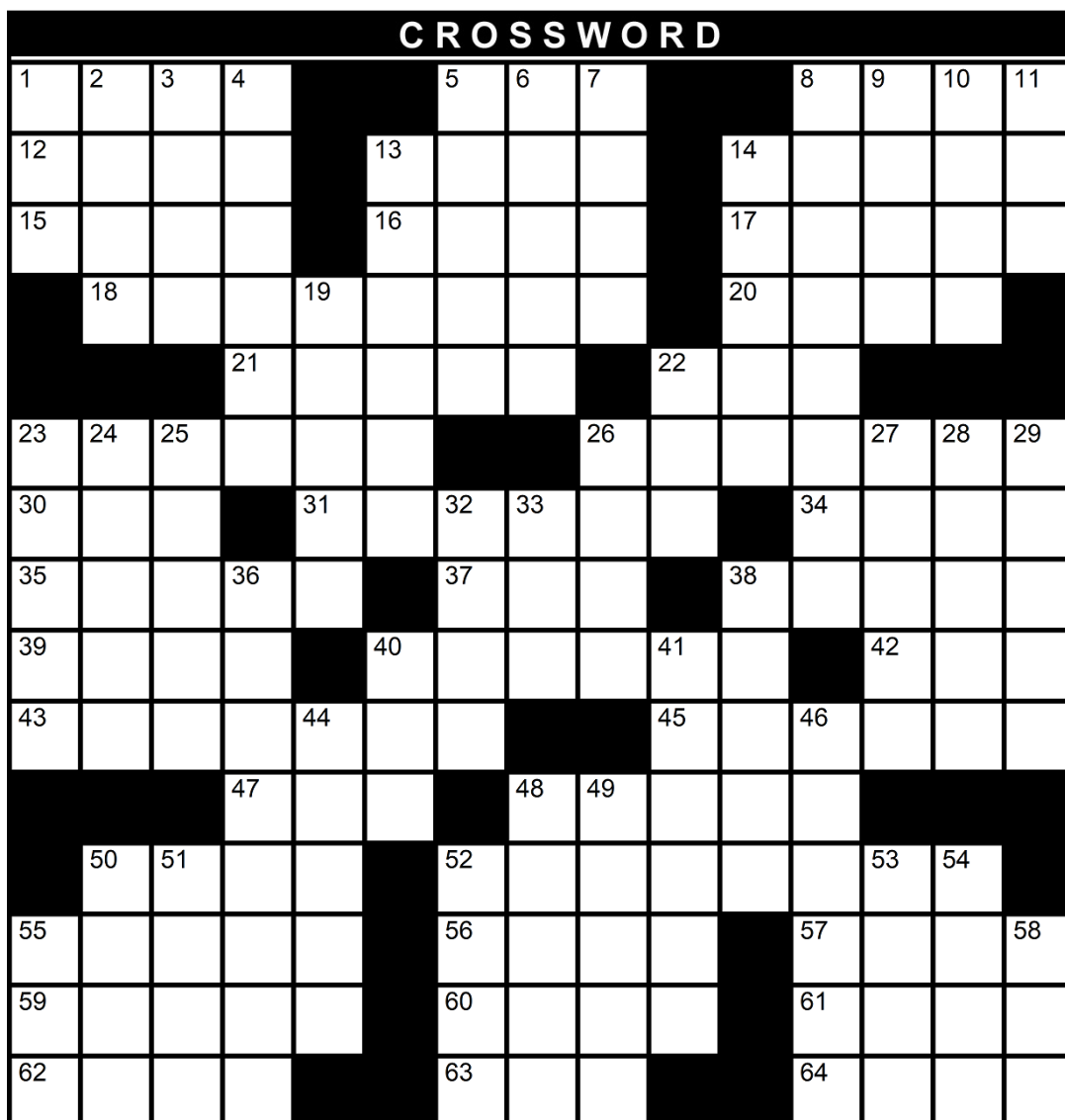
ACROSS

1. Attired
5. *Alabama, for short
8. Type of pit, at a concert
12. *Nevada's "biggest little city in the world"
13. October birthstone
14. Don't do this to words?
15. Elusive Himalayan
16. Poet Sandburg
17. Come to pass
18. *Home of the Bourbon Trail
20. Not us
21. Winds to a ship captain
22. *Dish popular in the 50th state
23. *Largest state, by area
26. Dick ____ of "Bewitched"
30. Tombstone acronym
31. Spews
34. Succulent medicinal plant
35. Cast member
37. Greek "t"
38. Gibson garnish
39. Evade payment
40. Like certain pentameter
42. Lenon's wife
43. Fashionable
45. Barely audible words
47. Casino's pull
48. Bear down under
50. Sound bounce-back
52. *a.k.a. Commonwealth
55. Sing like Sinatra
56. Not working
57. Lymphatic swelling
59. Flourishing
60. Commotions
61. Type of pitcher
62. Not in port
63. Chop off
64. What the phone did

Solution on page 22

DOWN

1. Have a bawl
2. Potato's soup partner
3. Initial stake
4. Happenings
5. Lickety-split
6. Shenanigans
7. Friend in war
8. *State with longest freshwater shoreline
9. It's enough?
10. Pond gunk
11. Joaquin Phoenix 2013 movie
13. Relating to eye
14. *Michigan's "____ City"
19. Selfish one
22. Pavlova's step
23. Middle East natives
24. Permissible
25. In a fitting way
26. Half a ticket
27. Sober Ness
28. Not a soul (2 words)
29. Operatic voice
32. *Home to Arches National Park
33. Tucker of "Modern Family"
36. *State with panhandle
38. Round openings
40. School of thought suffix
41. Google search category
44. Often-missed humor
46. Hide craftsman
48. Little one
49. Lowest deck on a ship
50. Timeline divisions
51. His was a merry old soul
52. Tiny bottle
53. **"Field of Dreams" movie setting
54. Port in Yemen
55. Tax pro
58. Bit of work





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As the Lake Churns

First Quarter 2023 Figures Not Looking Pretty

A portrait of a middle-aged man with a mustache, wearing a dark suit jacket over a white shirt. He is looking directly at the camera with a slight smile. The background is a solid dark blue.

Real Estate and Lake News
with C. Michael Elliott

Here's some numbers to give you an idea of where we stand at the end of the first quarter of 2023.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area and operates a boutique office focused on personal service. If you would like to work with Michael in the

sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.

Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2020	146	\$54,332,236	109	\$372,139		
2021	224	\$130,564,452	85	\$582,877	53%	140%
2022	164	\$104,048,784	87	\$634,444	-27%	-20%
2023	120	\$75,511,007	51	\$629,258	-27%	-27%
Residential, Villas & Townhomes Offshore						
2020	211	\$39,398,198	112	\$186,721		
2021	271	\$60,588,604	90	\$223,574	28%	54%
2022	257	\$66,952,065	73	\$260,514	-5%	11%
2023	177	\$46,960,940	61	\$265,316	-31%	-30%
Waterfront Lots						
2020	22	\$3,210,500	190	\$145,932		
2021	39	\$6,715,900	251	\$172,203	77%	109%
2022	40	\$8,836,400	135	\$220,910	3%	32%
2023	28	\$6,272,400	231	\$224,014	-30%	-29%
Other Lots & Lands						
2020	68	\$2,375,250	118	\$34,930		
2021	116	\$5,088,430	283	\$43,866	71%	114%
2022	152	\$12,921,423	115	\$85,009	31%	154%
2023	106	\$9,884,225	77	\$93,247	-30%	-24%
Condos & Timeshares						
2020	151	\$27,572,248	92	\$182,591		
2021	196	\$47,755,089	52	\$243,648	30%	73%
2022	158	\$46,178,500	61	\$292,269	-19%	-3%
2023	147	\$47,623,236	52	\$323,968	-7%	3%
Commercial Properties						
2020	26	\$8,179,300	188	\$314,588		
2021	24	\$7,955,682	226	\$331,487	-8%	-3%
2022	47	\$16,194,956	209	\$344,574	96%	104%
2023	15	\$8,081,100	85	\$538,740	-68%	-50%
Farm						
2020	2	\$397,000	134	\$198,500		
2021	10	\$5,128,600	130	\$512,860	300%	N/A
2022	14	\$6,753,700	106	\$482,407	300%	32%
2023	2	\$1,099,900	64	\$549,950	-86%	-84%
Homes Over a Million						
2020	3	\$3,759,375	205	\$1,253,125		
2021	22	\$37,929,509	109	\$1,724,069	633%	909%
2022	19	\$32,246,479	77	\$1,697,183	-14%	-15%
2023	14	\$22,420,845	54	\$1,601,489	-26%	-30%

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through March 31st of 2020, April 1st, 2022 and 2023. The data collected for this report is information that was reported to the MLS as of April 10, 2023.

Submit your Press Releases to:

Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Kick off spring with tips to help your business bloom

SCORE, the nation's largest network of volunteer expert business mentors is dedicated to helping small businesses get off the ground, grow and achieve their goals. Since 1964, the organization has provided education and mentorship to more than 11 million entrepreneurs.

To accomplish that, SCORE hosts free, live webinars with small business tips and strategies. To register, visit score.org and click on the "Take a Workshop" link, then click on the Live Webinar you're interested in.

IRS Direct Pay - How to Pay Your Taxes Online Quickly and Easily – 12 Noon on May 11

Paying your federal taxes as a small business owner can be a hassle, with payment coupons, paper checks, envelopes and stamps. Make your life a lot easier by paying your taxes electronically.

In this webinar, our expert presenter will demonstrate how easy it is to use both EFTPS and IRS Direct Pay and explain the many great features of each system. You will learn:

- How quick, easy and secure it is to pay your federal taxes electronically

Which electronic payment method is best for you and your small business
How paying your taxes electronically can prevent small business tax troubles

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

Registering to Sell to the Federal Government Market – 11 a.m. on May 16

Did you know that 23+ percent of all prime government contract dollars are awarded to small businesses? Learn what's required to be a federal supplier so you can tap into this major market opportunity.

In this webinar, SCORE expert business mentor and retired Northrup Grumman executive Karen Williams will explain how to become certified as a federal "small business." In this webinar you will learn:

- Reasons to consider selling to the Federal Government market
- The different types of Federal Government certifications
- How to determine if your business qualifies
- About determining small business set-aside eligibility
- To learn how to take advantage of

your new status as a federal 'small business,' we encourage you to also attend the next webinar in the series: "Selling to the Federal Government Market"

Attendees will receive the presentation materials and a link to this webinar recording.

4 Things you Need to Take Your Business to The Next Level – 12 Noon on May 18

Are you ready to take your business to new heights? Whether you're a seasoned entrepreneur or just starting out, this webinar will help you scale your business. We'll discuss cash flow, business structure, taxation and support systems. You'll learn the following:

- How to create a cash flow system to fuel your business growth
- How to minimize tax liabilities and maximize deductions
- The importance of a supports system in your personal life
- What Business structure is best for you

Join us to get practical advice and actionable steps you can put into action right away!

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

Selling to the Federal Government Market – 11 a.m. on May 23

23+ percent of all prime government contract dollars are awarded to small businesses. If you are not already selling your product or service to the federal government, you may be missing out on a major market opportunity.

In this webinar, SCORE expert business mentor and retired Northrup Grumman executive Karen Williams will take you through the steps to sell to the federal government. You'll learn:

- How to conduct market research to identify opportunities
- About identifying subcontracting opportunities
- How to market your product / service to prime contractors

If you are not already set up as a federal "small business," we encourage you to also attend this webinar: "Registering to Sell to the Federal Government Market."

Attendees will receive a copy of the presentation materials and a link to this recording.

How to Overcome the Unique Challenges Facing AAPI Business Owners – Noon on May 25

Celebrate Asian American Pa-

cific Islander Heritage Month with us! Join us for an exclusive webinar featuring the amazing business owner and SCORE volunteer Eva Chen. She'll reveal powerful strategies to make your business stand out and stay true to your cultural identity.

During this event, you'll learn how to balance the expectations of your culture with your own personal goals and aspirations. We'll also discuss:

- How to understand value systems and cultural programming, how to decode them and help you discover your authentic core values
- How to connect the dots to your life to create a business that sets you apart and a brand that people are excited to support

- How to use archetypes, symbols, and stories to connect with your best customers on a deep subconscious level

Don't miss this opportunity to learn from a true expert and move your business forward! Register now.

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

TECHNOLOGY AND LIFESTYLE

Cool Gadgets and Gizmos for the Geek in All of Us



Multi-Tool Pen Set

If you haven't bought her Mother's Day gift yet, best of luck to you. But there's still time to get something for Dear Old Dad. This multi-tool pen set is perfect even if he wears a suit and tie – after all, who doesn't need a pen? Packed inside this technological wonder is an LED light, a bubble level, standard and metric rulers, flat and Phillips head screwdrivers, a no-mar stylus for phone or tablet—and of course a ballpoint pen. For the price you also receive an ink refill and 3 replacement batteries. **\$17 Amazon**



EILIKS Survival Gear Kit

Those planning on enjoying the Great Outdoors this summer hiking, camping, fishing—may appreciate this 24 in one Emergency Survival Gear kit by EILIKS. It's packed with things like eating utensils, a fire starter, flashlight, whistle, bottle opener, a pocket knife, compass, ballistic pen and more. There are even some fishing tools, a multi-tool and an emergency blanket. Similar kits with varying items are popular online. **About \$25 Amazon**



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Finally, for the person who has everything—a place to put it all. The Gerstner Int'l GI-T24 Red Oak Chest. At 16" tall and 24" wide this will consumer a large part of your dresser's top. But inside the real American Red Oak chest are eleven green felt-lined compartments for holding all of life's little treasures—be it wristwatches, pocket knives, collectibles, electronics—whatever. An heirloom type item like this will be enjoyed for years to come. **Around \$475 Amazon**

Public entities using all means to attract employees

By Nancy Zoellner

The City of Lake Ozark is just one government body in the Lake area that plans to get more aggressive about marketing itself.

Earlier this spring, Public Works Director Matt Michalik and Lake Ozark Police Sergeant Mark Kordula attended a lake area job fair in an effort to bring new talent to City Hall. City Administrator Harrison Fry said although the event was lightly attended, they did get two applications from people who were interested in working for the city.

"That was the first time we had participated in anything like that. In fact, nobody can remember Lake Ozark ever taking place in a job fair so hopefully as we do more of these, we'll get a little better traction," Fry said, adding that he feels it may be necessary to be more flexible in hiring practices to attract and keep employees. "From my standpoint, if we're having a hard time filling a full-time position that's always been a year-round job on an annual basis, if there's someone who is qualified and is willing to work in the summer, which is when we do most of our work, that may be something we'll have to consider. We might also need to look at hiring two part-time people as opposed to one full-time person."

Currently, City Hall and the Public Works Department is currently staffed, however they still have four patrol officer positions open in the police department. Fry said they've had openings for police officers for quite some time but added that has been an ongoing issue and not just a problem at the Lake or even across the state - "that's a nationwide problem."

In April he met with seniors at the Osage High School about the benefits of a career in government, something he said he's passionate about. He said he's hopeful that some of the students who attended the presentation will look into that as a possible career choice. In the meantime, he plans to step up the city's recruiting efforts.

"From my standpoint, we need to do a better job of showing people who we are so we'll be trying to attend as many of these events as we can," he said. "We're really

going to be more aggressive with our recruitment. I think we were excited to get our face out there and we hope to do more of that in the future."

For more information about the openings in Lake Ozark's police department, visit cityoflakeozark.net/employment-opportunities/

Those who are looking for full-time, year-round employment with a future can also check out the websites of Osage Beach, Camdenton, and Camden County, which also participated in the Career Fair.

- To make it easier to apply for a job in Osage Beach, the city started using a new applicant tracking system, NEOGOV, which the city described as "the nation's largest provider of cloud-based talent management software for the public sector. Users should notice a quicker, more user-friendly system that has a sleeker, more modern look and feel that represents the City of Osage Beach's commitment to innovation." Job hunters need to click on the link on the website to be taken to the new job portal. Those who currently have an account will need to create a new one in NEOGOV but can do so using their resume/LinkedIn profile importing tool. Users can also sign up for job alerts.

Osage Beach has open positions in the Public Safety Department for a 911 dispatcher/communication officer, police officers, and a part-time paramedic. Other open positions include an accounts receivable clerk, season parks department workers, public works employees in both the Sewer and Water departments, and a sewer superintendent.

For more information, visit governmentjobs.com/careers/osagebeach

- Camdenton has openings for police officers posted on its website, <https://www.camdentoncity.com>

- Camden County also has openings for a detention officer in the jail, dispatcher/communications officer, janitor, legal assistant, public health nurse, Road and Bridge truck driver as well as a seasonal position in Road and Bridge. Visit <https://www.camdenmo.org/departments/human-resources/> to apply and get more details.

Resources.workable.com provides a job fair planning guide for employers:

- Decide on your recruitment goal and attend a job fair that will be worth your time, effort, and money.
- Choose team members who'll best represent your company during this event.
- Create an attractive booth with banners and pictures of your company. Also, order/take name tags for each of your team members, brochures with information about your company, and business cards with recruiters' contact details.
- Prepare your questions in advance. Role-specific questions help you learn if candidates have the minimum requirements for your positions; questions about interests and career goals let you know if candidates would be compatible with your company in the long-run; and questions about your company help you identify candidates who are familiar with your brand and are interested in joining your team.

Careerfairplus.com shares tips on how to get hired at a job fair. Those going to a job fair with a goal to get hired, should go prepared. The best ways to stand out while attending a career fair include:

- A superb resume with experience and accomplishments. Make sure to have plenty of copies to pass out.
- Professional appearance. Take time to look your best. Choose an outfit that speaks to the position you want. Even if you are applying for jobs at firms with more casual dress codes, it is wise to dress conservatively.
- A well-rehearsed elevator pitch. It may seem difficult to compress your accomplishments into a 30-second pitch but with a little work it can be done easily.
- Knowledge of businesses and companies at the career fair. The key to making an impression while chatting with recruiters is to already know what the company is and what they do.

- Ask the right questions. Researching the companies can help you prepare questions for recruiters. Other crucial questions to ask involve follow-up and scheduling interviews - a key to getting hired!

Managing Rental Property

What Realtors Need to Know About Vacation Rentals at the Lake



Erin Burdette

In April, we put on a Vacation Rental Expo to educate real estate agents at the Lake of the Ozarks on what they need to know about vacation rentals in the area. Unfortunately, there's a big disconnect between vacation rental managers, real estate agents and property owners in our area. We would like to bridge that gap, ensuring that new homeowners are happy with their purchase, especially if they have the intent of making it a rental.

It's important to ask your buyer upfront what their intentions are with the property. Is there a chance that they're ever going to want to rent it out, even if not immediately? The answer to this question will not only affect the property itself, but also the homeowner's insurance, the mortgage options, etc. Some areas don't allow rentals at all, while others might have certain rental restrictions. Certain areas of the lake also rent better than others; most people want to be close to restaurants and entertainment.

Another big consideration is letting them know realistically what they can expect for the number of rental nights. We have a very unique rental market here at the Lake, that's much different than say Florida or California. We have an extremely short rental season, from Memorial Day to Labor Day, where 90% of rentals occur. If they're expecting their property to be rented 365 days a year, their expectations are unrealistic.

In addition, the Lake of the Ozarks is a drive-to, weekend destination, and there are only 15 summer weekends available for booking. Our average stay in a condo is 3.5 nights and in a home it's 4.5 nights. While you will see

some weeklong rentals, you'll also see some weekdays not booked. If your buyer is expecting 100% occupancy throughout the summer season, that's also likely unrealistic.

Most properties on our rental program do not cash flow. Our best owners are those that understand the short rental season, and then optimize that to offset the costs of second home ownership. We want to be honest with our owners so that they aren't disappointed when too high expectations are not met.

When working with a buyer to choose a good rental property to purchase, keep in mind that it should be waterfront, include a dock or have a slip available for rent with no hoist, have good parking available and the property needs to be updated. It's important that you help them find a property that's going to rent well. The real estate business is heavily driven by referrals, and being honest with your buyer will build that trust to allow them to refer you to other buyers.

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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The Lake Area Chamber recently held a ribbon cutting for The Blue Cat Lounge at Alhonna Resort, located at 677 Outer Dr. Lake Ozark, MO. The ribbon cutting took place on March 22nd at 4:30pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information visit their Facebook page at [facebook.com/](https://facebook.com/LakeAreaChamber)



Crosswords Solution

C	L	A	D				A	L	A		M	O	S	H				
R	E	N	O				O	P	A	L		M	I	N	C	E		
Y	E	T	I				C	A	R	L		O	C	C	U	R		
K	E	N	T				U	C	K	Y		T	H	E	M			
			G	A	L	E	S		P	O	I							
A	L	A	S	K	A				S	A	R	G	E	N	T			
R	I	P					E	R	U	C	T	S			A	L	O	E
A	C	T	O	R				T	A	U			O	N	I	O	N	
B	I	L	K				I	A	M	B	I	C			O	N	O	
S	T	Y	L	I	S	H					M	U	T	T	E	R		
			A	R	M		K	O	A	L	A							
E	C	H	O			V	I	R	G	I	N	I	A					
C	R	O	O	N		I	D	L	E					N	O	D	E	
P	A	L	M	Y		A	D	O	S					E	W	E	R	
A	S	E	A				L	O	P					R	A	N	G	

WIPERS ON?
LIGHTS ON.
IT'S
THE LAW.



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Lake Area

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WELCOME



Lake Area
Chamber of Commerce

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3 GREAT EVENTS

WE INVITE YOU TO THESE FUN LAKE OF THE OZARKS EVENTS!

The Lake of the Ozarks Powerfest kicks off race season June 1st – 3rd.



Come out and join us Saturday July 15th at Noon! By land or by water, the fun starts at Noon at Captain Ron's on the 34.5MM for the Lake's Largest Single Family Boating Event!



August 26th & 27th Captain Ron's on the 34.5MM will once more play host to the fastest boats in the world! More than 100 drivers and their craft will vie for the title of fastest- The Top Gun! Since 2008 the event has raised \$2,900,000 for a host of Lake Area charities!

PERFORMANCE
BOAT CENTER
PRESENTS



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Boating and Water Safety Seminar Expands Significantly for 2023



Free Information-Packed Event for the Public Coming May 13

The Lake of the Ozarks Water Safety Council announced a significantly expanded 2023 Boating and Water Safety Seminar. This free event will be held May 13, 2023, from 8:00 am to 1:00 pm. This year's seminar will be held in the facilities at Camdenton High School located at 662 Lake Pride Road, Camdenton Missouri. This fun family event includes keynote speakers, informative breakout sessions, special activities for kids, gear and food vendors, and exciting boat displays.

"This is the biggest and most exciting seminar we've had in the 5 years of hosting, and are proud

to offer it free to attend," said Water Safety Council Co-Chair Bob May.

The speaking program features keynote speaker Alan Dennison, U.S. Boat Foundation Director of Education. Breakout information sessions will cover life jacket types and sizing, boating safety and navigation rules, kayak and paddle board safety, and boating injury prevention. Vendor booths will be open throughout the seminar.

New this year, kids can visit a special activity area and participate in fun events, including a life jacket relay. Kids can also pick-up a free tackle box while supplies last.

Families can make a day of it

and grab lunch from one of three food trucks that will be on site. The Missouri Highway Patrol will have their latest patrol boat on display. In addition, there will be a Coast Guard response boat, fire department boat, and Coastie the talking boat. Free seminar registration is heavily encouraged (but not required) and is available to do so by visiting LOZWaterSafetyCouncil.com/events. The event is open to press.

The Lake of the Ozarks Water Safety Council is a not-for-profit public service organization that promotes boating and water safety at the Lake of the Ozarks and the Midwest. It was formed in 2007 with the mission of promoting water safety for people who enjoy boating, swimming and other water related activities. The Council has representation from the local area Chambers of Commerce, Missouri State Highway Patrol-Water Division, Captain's Association of Missouri, Camden County Health Department, U.S. Coast Guard, Ameren Missouri, and community members.



The Lake Area Chamber recently held a ribbon cutting for The Salisbury Team, located at 1667 Bagnell Dam Blvd, Lake Ozark, MO. The ribbon cutting took place on April 6th at 11:30am. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their new office location and new membership with the Lake Area Chamber.

Submit your Press Releases to:
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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

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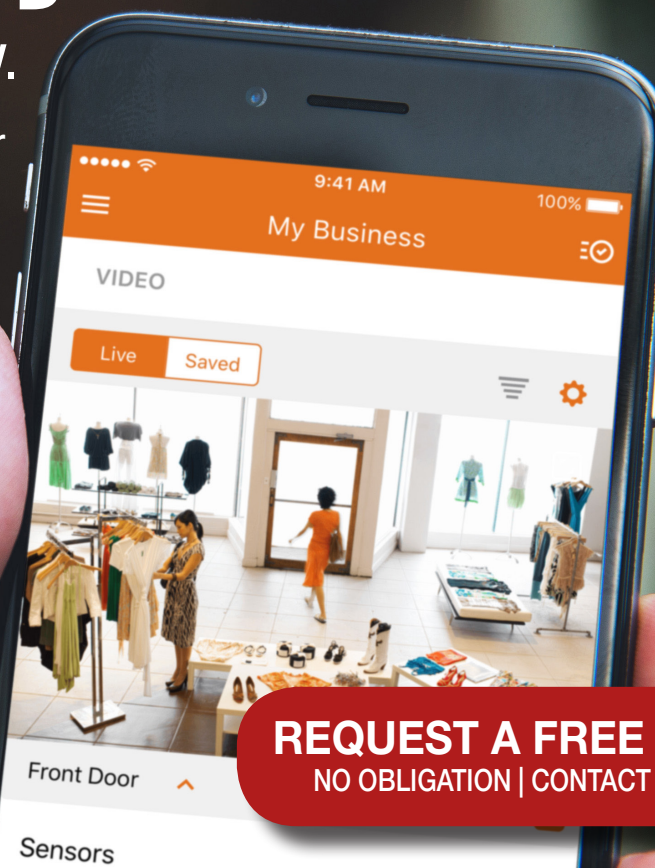
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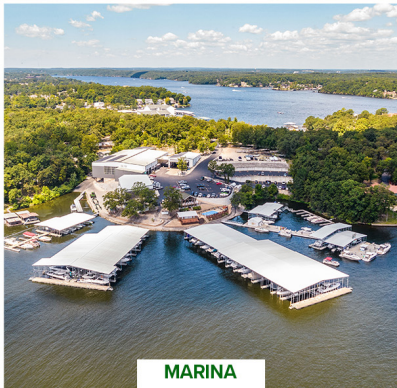
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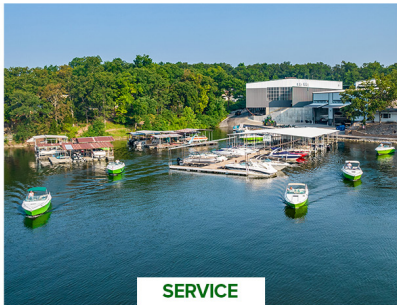
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