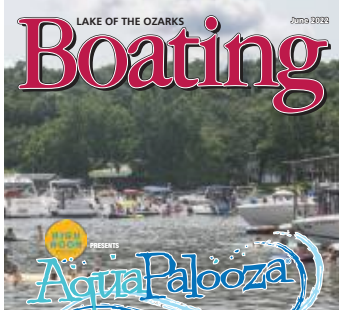


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## BOATING ON BACK



## NEWS IN BRIEF



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Fill in the blanks on: 19 Solution: 25

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 6

JUNE, 2022

## Camden County is strong financially

By Nancy Zoellner

Camden County has been identified as the seventh financially strongest county in the state, ranking behind St. Louis County, which is No. 1; Boone County, No. 2; Clay County, No. 3; Greene County, No. 4; Jackson County, No. 5; and St. Charles County, No. 6, which all include large metropolitan areas. As a comparison, Taney County (Branson), Lake of the Ozarks' main tourism competitor, is ranked in 17th place.

The designation, based on the county's AA rating, was given by D.A. Davidson, a financial services company that specializes in public financing projects for communities across the United States. It was announced at a recent commission meeting by Charlie Zitnik, senior vice president for D.A. Davidson. Zitnik said Camden County had made unprecedented progress in its financial strength since 2015 and attributed that progress to several factors, which Commissioner Don Williams detailed in a later interview.

"In 2017 we issued bonds to repair the roof on the Justice Building. Then on February 23, 2018, we were notified by Standard and Poors that our credit rating had gone from an AA- rating to an AA and they affirmed 'a stable outlook,' which meant it wasn't just a temporary hike," Williams explained, adding that by that time, commissioners had already requested and were granted a state audit. "We didn't have any claims of misconduct - we just hadn't had a comprehensive state audit since we went from third class to first class county status, which took place about 20 years earlier."

He said because first class counties have their own auditors, the state auditor usually audits only third and fourth class counties, "so when we first contacted them, they refused to do it, but they finally agreed and for the next year, we had from four to seven or eight people here every day. It cost the county just under \$200,000 and after they finished, they gave the county a rating of 'Fair.' They found no corruption but they found a lot of our procedures were outdated and issued a long list of recommendations."

Soon after, Williams and Presiding Commissioner Greg Hasty sat down with the list and started implementing the recommended changes. The commissioners requested a wholesale reworking and updating of Camden County's Accounting Policies and Procedures Manual from County Auditor Jimmy Laughlin. The county also bought a \$450,000 software accounting system that tied together the computer systems in every county office, providing the ability to track every dollar as it moves through the county system. And they worked on increasing the county's reserves.

"When I took office, the county had two and a half weeks of operating expenses in reserve, which meant if we had some sort of catastrophe, the government could operate only two and a half weeks before we'd have to shut down. I felt that was unacceptable so we started building back our reserves, adding a little each year. It costs a little more than \$3 million a month to run county government and I'm very pleased to say that we now have three months operating expenses in reserve," Williams said. "That's what the state auditor recommended but they say six months is best practices so that's what we're now shooting for. S&P pointed to these reserves and the growth in the county's liquidity as important factors in Camden County's extremely strong financial condition."

Williams said although they could have ignored the state auditor's recommendations, he, Hasty and Zitnik all felt that making the recommended changes rather than making excuses was also responsible for the improved credit rating, "And D.A. Davidson felt the performance of the county's General Revenue Fund was also an indication of a more tightly-controlled annual budget and improved county accounting policies and procedures."

The ending balance of Camden County's General Revenue increased from \$5,480,368 in 2016 to \$8,032,795 in 2019 to \$10,008,239 in 2021 - nearly doubling over a five year period.

During that same time period, sales tax revenue grew at an annual average of 3.2 percent from a total of \$10,794,752 in 2016 to \$14,685,557 in 2021, which was an increase of 19.1 percent over the previous year.

"From 2016 to 2021, Camden County enjoyed an 8 percent growth in assessed value, a 36 percent growth in sales tax revenue, and an 83 percent growth in the general fund balance. The Camden County Commission is now in the process of making the applications to have the county's credit rating raised again to AA+. We expect to receive an answer within the next couple months," Williams said. "Needless to say, we are very proud of these numbers. They are the culmination of years of hard work and daily decisions made by the County Commission - results that only come into view over the long term. These reports, including the county's financial ranking and the key indicators of Camden County's financial strengths have all been documented and examined by an independent, outside entity - D.A. Davidson and we value their unbiased, fact-based perspective."

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## Armchair Pilot

By Nancy Zoellner

**UP, UP AND AWAY!** Those aren't just lyrics to a 1960s song performed by the Fifth Dimension. According to the Skift Travel Health Index, which covers travel performance from January 2020 through April 2022, it's also the future of the travel industry, which has recovered to 77 percent of pre-pandemic levels. The Skift take on the report states, "April 2020 was the all-time low of the pandemic, with the Skift Travel Health Index recording a score of 20. April 2022 registered the highest score since, with the Index now standing at 77 points, against a 2019 baseline of 100." The Skift summary of the index also stated that although there are concerns about how high inflation and a possible recession could impact travel, "the general feeling in the industry is that the summer of 2022 will be a bumper season."

**INTERNATIONAL TRAVEL** is also looking up. A survey of 4,000 travelers by Skyscanner, a global travel search site, found that 86 percent of respondents plan to spend more or the same on international travel this year than they did in 2019, with 40 percent definitely planning to spend more. The survey, conducted in the U.S., UK, Germany, and Australia, also showed that travelers were booking longer trips and choosing more expensive accommodations. Forty one percent of all respondents said they were looking for ultimate relaxation while just 15 percent were looking for an "adrenaline fueled trip" or eco-conscious travel.

**THE COURT RULING AGAINST** the mask mandate may be responsible for some of the renewed enthusiasm. However, while masks have not been required on flights within the United States since April and in some European countries since May, several international carriers still have mask mandates in place for all public transit – not just airlines. The European Union countries, which can make their own policies, still requiring masks as of late May include Austria, Cyprus, Estonia, Germany, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, and Spain. Masking is also required on some airlines that fly to Asia, Africa, Oceania, and the Americas. *Afar* travel magazine suggests that

travelers check the requirements for the airline they're flying because policies frequently change. **TRAVELERS SHOULD ALSO** check with the U.S. State Department before making international travel plans. While many foreign countries are no longer experiencing high rates of COVID-19, they still have overreaching COVID-19 restrictions in place. For instance, the State Department warns against travel to the People's Republic of China, particularly Hong Kong, where restrictions include the risk of parents and children being separated. The State Department also continues to warn against travel to some areas of Mexico where violent crime such as homicide, kidnapping, carjacking, and robbery is widespread and common. The U.S. government has limited ability to provide emergency services to U.S. citizens in many areas of Mexico, as travel by U.S. government employees to certain areas is prohibited or restricted.

**ENTREPRENEURS** with innovative travel ideas are invited to submit proposals to the American Society of Travel Advisors (ASTA) for consideration of the Entrepreneur of the Year Award and \$10,000 to put toward their endeavor. The competition is open to travel advisors, agency owners, suppliers, technology start-ups, and others in the travel and hospitality industry. Three finalists will participate in a live, onstage competition for the cash prize at this year's ASTA Global Convention, set for August 24 to 26 in San Francisco. For more information, visit [astaglobalconvention.org](http://astaglobalconvention.org).



**LOST LUGGAGE.** It can cause a rough start to your trip no matter where you're going. According to LuggageHero, a luggage storage company, some 1.25 million bags were mishandled – delayed, damaged, lost or stolen – by U.S. airlines just during the second half of 2021. That's a lot of rough starts. Luggage shipping services – and

even standard shipping services like UPS and FedEx – could provide an alternative that, in some cases, could be less costly than checking your bags. According to a story in *Afar* travel magazine, while most domestic airlines charge \$30 to \$35 for your first checked bag, prices increase significantly on additional bags. Shipping companies offer the same price per bag, no matter how many are sent. Another bonus is that most luggage shipping companies also offer pickup and drop-off service and can ship bulkier items like golf clubs and bicycles.

**AFTER THE MASK MANDATE** was dropped, the number of complaints about badly behaving airline passengers filed with the Federal Aviation Administration also fell. In fact, they dropped to their lowest level in more than a year, according to FAA data. Those in the industry said lifting the mask mandate eased tensions significantly. However, although the number of incidents is down, the number of reports filed on disruptive passengers is still higher than pre-pandemic.

**ALTHOUGH NOT DISRUPTIVE,** according to the J.D. Power 2022 North American Airline Satisfaction Study, passengers are now more dissatisfied than ever with their customer experience. During the pandemic, some services were cut by airlines in the name of safety – but many believe the cuts are here to stay. The study showed that passengers were unhappy with cost, flight crews and aircraft quality. Satisfaction scores on premium economy food and beverage took the biggest hit, decreasing by 38 points. Airline costs, driven by the recent demand for air travel and increased fuel costs, also were a source of dissatisfaction.

**AT LEAST ONE PASSENGER** on a Frontier Airlines flight from Denver to Orlando would give high scores on service. Mid-flight, a woman on the plane went into labor and because the baby wouldn't wait, a flight attendant helped deliver the baby. The pilot diverted the flight to Pensacola to get the mom and baby to a medical facility as soon as possible and others arranged for paramedics to meet them at the gate.

**PLANNING A ROAD TRIP** with a pet? You might want to check out Wyndham's new trip-planning app for IOS and Android devices, which lets users find pet-friendly hotels along their route. The app shows a map view of the detour required and it provides the hotel's review ratings and lists amenities.

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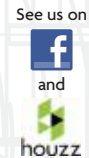
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# Campaign aims to save lives

By Nancy Zoellner

Seat belts have been proven to be one of the best ways to save your life in a crash. Yet, many in Missouri still don't buckle up. Data from 2021 shows Missouri's overall safety belt usage in passenger cars, SUVs, vans, and pickup trucks is 88 percent. The national safety belt usage rate was 90.4 percent in the same year. Usage rate among teens is even lower at 75.5 percent.

The Click It or Ticket campaign, which began in 2003 in most states, focuses on safety education, strong laws, and law enforcement support to save lives. It is coordinated by participating state highway safety offices and their respective law enforcement liaisons across the country – not just in Missouri – and it is funded through federal grant funding earmarked for occupant protection enforcement.

"We provide grant funds to law enforcement agencies to use specifically for seat belt enforcement," explained Michael Stapp with the Missouri Department of Transportation (MODOT) Office Of Highway Safety. "Those

agencies file vouchers with us to get reimbursed for their overtime pay to conduct the enforcement. We in turn then file our vouchers with NHTSA (National Highway Traffic Safety Administration) to receive reimbursement for what we paid out."

The agencies are provided a grant contract for the two-week period for CIOT, which this year runs from May 23 through June 5.

"Each contract is for a specific amount. Smaller agencies receive around \$500 while larger agencies receive \$1,000 or more. The agencies get officers to volunteer to work overtime shifts during the campaign and then report back their overtime worked, amount paid, and all the enforcement stats that they had," Stapp said.

The Camden County Sheriff's Office teamed up with other law enforcement agencies in the area, across the state and around the nation for a Border to Border (B2B) effort.

CCSO Public Information Officer Scott Hines said aren't using a seatbelt violation as a primary offense, "meaning we

will not pull over a driver for not wearing their seatbelt. Seatbelt enforcement will be a secondary offense. This means we will only issue a seatbelt ticket if it is in addition to a driving offense."

Stapp said more than 100 agencies in Missouri are participating in this year's campaign.

"In years past, we had upwards of 150 agencies but with COVID and after the effects of Ferguson, those numbers have been going down. Numerous agencies have disbanded and turned over their law enforcement duties to other agencies," he said.

According to the NHTSA, in 2020, there were 10,893 unbuckled passenger vehicle occupants killed in crashes in the United States. In that same year, 58 percent of passenger vehicle occupants killed at night (6 p.m.-5:59 a.m.) were not wearing their seat belts. Organizers say that's why one focus of the Click It or Ticket campaign and the B2B kickoff event is nighttime enforcement. However, participating law enforcement agencies will be taking a no-excuses approach to seat belt law enforcement, writ-

ing citations both day and night. In Missouri, the maximum penalty for a seat belt violation is only \$10.00.

The price of not wearing a seatbelt is often much higher.

Among young adults 18 to 34 killed in passenger vehicle crashes in 2020, more than half (60 percent) were completely unrestrained — one of the highest percentages for all age groups.

Men make up the majority of those killed in motor vehicle traffic crashes. In 2020, 67 percent of the 23,824 passenger vehicle occupants who were killed were men. Men also wear their seat belts at a lower rate than women do — 55 percent of men killed in crashes were unrestrained, compared to 43 percent of women killed in crashes.

Missouri Coalition For Roadway Safety's 2021 Missouri Crash Statistics show that:

- 609 teens were killed or seriously injured in traffic crashes in 2021.

- 86% of teen substance-impaired drivers killed in 2021 were unbuckled.

To change those numbers, MODOT and the NHTSA, along with other organizations, also have partnered to provide pro-

grams for teens.

- TRACTION, a youth traffic safety leadership training program, is designed to empower youth to take an active role in promoting safe driving habits. TRACTION training conferences provide youth and adult advisors with the tools needed to develop a plan of action to address unsafe driving practices, then implement those plans in their schools and communities. Four conferences will be held around the state this summer. Visit [motraction.com](http://motraction.com) for more information.

- First Impact, a free 90-minute evidence-based traffic safety program offered by ThinkFirst Missouri, educates parents about Missouri's Graduated Driver License (GDL) law, and provides them with the tools they need to monitor, coach, and support their new teen driver. To learn more, visit [firstimpact.missouri.edu](http://firstimpact.missouri.edu).

For more information on what is being done to end traffic fatalities and serious injuries for all age groups on public roadways visit [www.savemorelives.com](http://www.savemorelives.com).

For more information on the Click It or Ticket mobilization visit [NHTSA.gov/ciot](http://NHTSA.gov/ciot).

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# Former labor leader to head economic development

By Nancy Zoellner

A lobbyist and former union official from St. Louis has been contracted to assist with economic development in the city of Lake Ozark.

At their May 10 meeting aldermen voted 5 to 1, with Alderman Judy Neels voting against the move, to retain Regional Strategies, LLC, owned by Jeffrey P. Aboussie, to “assist the City’s economic development team and further explore potential interest with local developers, regional developers and national developers and help to facilitate communication between these developers and local stakeholders in the furtherance of the City’s economic growth and development.”

The contract is for 90 days and began immediately after adoption. Aboussie, who will be paid \$4,900 for the work, said he would “serve and work at the pleasure of the board of aldermen” at the end of the contract.

Two weeks after coming on board, Assistant City Administrator Harrison Fry said Aboussie had already met with three or four of the groups that had indi-

cated interest in developing in Lake Ozark.

“He sent us a report Monday before the board meeting and said he’s trying to identify where there may be competition or where there are complimentary efforts. He’s assessing where folks can work together and where they don’t need to share information before he moves forward,” Fry said. “His ‘9-to-5’ is as a lobbyist in Jeff City. I think he has a couple other clients but he’s able to devote a lot more time to this now than he would have been a month ago because they’re out of session.”

At the May 10 meeting, Aboussie told the board he was introduced to Mayor Dennis Newberry several months ago by Rick Duncan, a friend of both men. The two began discussing the value of master planning that would include not only Lake Ozark, but also the other municipalities and counties around the Lake, “because we are on the cusp of all this money that’s coming to the Lake from somewhere else. Everybody wants to see some really neat investments happen here, whether cleaning up Ba-

gnell Dam Boulevard, building out more hotels and conventions so that we have enough capacity to meet the needs, and fixing the ailing infrastructure all over the Lake – not just in Lake Ozark.”

Aboussie said after meeting with Newberry he began seriously thinking about what could be accomplished by bringing developers together for discussions about a development concept that would allow each of them to do what they do best.

“Maybe one’s better at housing, one’s better at infrastructure. Mr. Prewitt has done a phenomenal job with the developments he’s done around the Lake and I know you have an interested party called ‘Imagine That (Imagine Resorts and Hotels).’ Greg Cervantes’ father owned that lodge when I was going there at 6 or 7 years old,” he said. “You have folks that have a lot of synergy and energy and finances to do some things that would be coordinated through this political subdivision. I think it would be a valuable asset for the city to meld all these components together, figure out who does what best, and have some really robust dis-

cussions about how you do this as a team instead of everybody cannibalizing themselves, as most economic development deals do around the state.”

Aboussie said in addition to determining if developers would be a good fit, he also plans to find out if they plan to be good stewards of Lake Ozark. “Public safety is a good topic. We want to see how generous they’re going to be to the city through give-backs because this will be a profit center for any developer.”

He said he also plans to meet with property owners to learn if they would be willing to sell, “because that’s the first thing that has to happen.”

To keep city officials and aldermen apprised of his progress Aboussie said that during that discovery process he will provide reports twice a month, adding that non-disclosures between developers and the city would likely be required to obtain access to that information.

Lake Ozark started looking at economic development in earnest late last year after the Osage Nation announced in October that it had purchased 28 acres at

the intersection of Bagnell Dam Boulevard and the Osage Beach Parkway across from Eagles’ Landing to build a casino and entertainment complex that would include a high-rise hotel and restaurant.

Lake Ozark City Administrator David Mitchem, who had just come on board earlier that month, said once the news was out, he began getting calls from developers interested in building in the city. To determine their level of interest, he sent “Hospitality and Entertainment Complex Request for Information/Proposals/Qualifications” to more than a dozen developers – some who had already contacted the city, as well as those that looked like they might be a good fit – and that specialized in retail, hospitality, entertainment, and housing.

According to Fry, they received one very thorough business plan, three letters of intent “and another half dozen or so that said they would open the communication channel when the time was right.”

Aboussie told the board that he believed he had direct

*continues on page 21*

## Smart Security

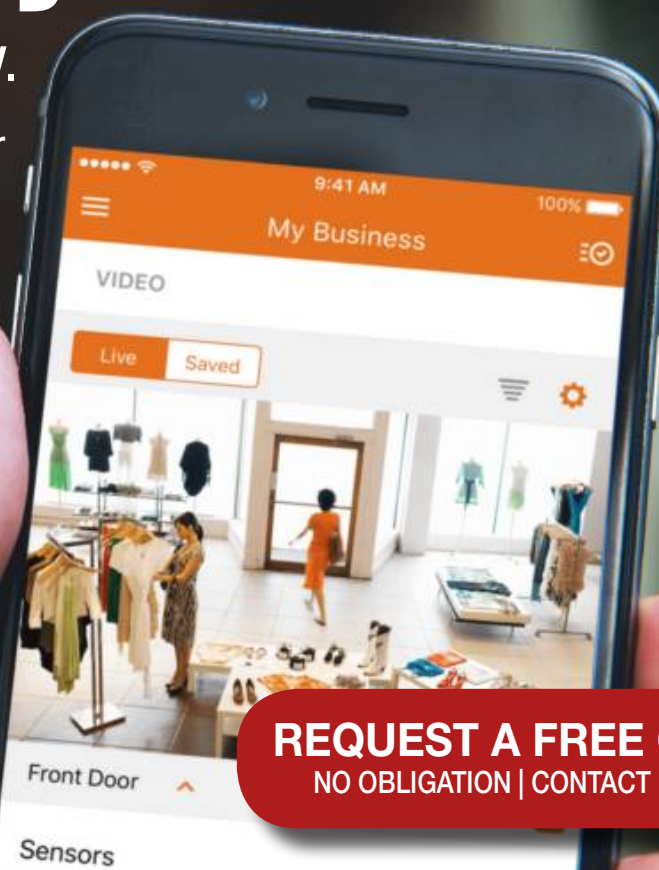
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# Casinos at both ends of Bagnell Dam Boulevard?

By Nancy Zoellner

In April a delegation of Lake area business owners, citizens and government officials visited the Capitol Building in Jefferson City to voice support for House Joint Resolution 127 (HJR-127).

The bill, sponsored by Representative Ron Hicks, seeks to amend the Missouri State Constitution to include the Osage River as a legally permissible location for gaming and add an additional gaming license designated for a stretch of the river between Bagnell Dam and the Missouri River. Currently, gaming in Missouri is allowed only on the Missouri and Mississippi rivers, Missouri Gaming licenses are capped at 13, and all are currently in use.

HJR-127 was to be introduced to the Emerging Issues Committee on the day of the delegation's visit. However, because of the timing of the legislative cycle, the House hearing was ceremonial only; HJR-127 will not be introduced and voted on until the next legislative session in 2023.

According to a written statement submitted to the media by Tim Hand, spokesman for the delegation, prior to the hearing,

the group met with several senior state legislators who he said, "all voiced support for HJR-127 in principle based on its substantial economic impact to the Lake economy."

"Our group outlined the magnitude of the effort in creating approximately 700 jobs - mostly local - during the construction phase of the project and at least that many permanent jobs once operations commence. A state-regulated casino would generate at least \$100 million in net new revenue to the Lake economy and more than \$25 million in state and local tax revenue," he wrote. "Once completed, a state-regulated casino on the Osage River would be Lake Ozark and Miller County's largest tax revenue source by far. The facility would likely be the Lake area's second largest employer behind Lake Regional Health system."

In the meantime, the Osage Nation is moving forward with its plans to build a casino at the intersection of Bagnell Dam Boulevard and Business 54, across from Eagles' Landing.

In March a liquidation auction was held to sell the contents of

the Quality Inn Hotel, which was on that site, and demolition of the hotel began.

In April, while heavy equipment was completing the tear-down and clearing the land, the Osage Nation held a luncheon in observance of National Crime Victims' Rights Week. At that luncheon Byron Bighorse, CEO of Osage Casinos, presented checks for \$30,528.07 - the proceeds of the auction - to both Kids' Harbor Child Advocacy Center and Citizens Against Domestic Violence (CADV).

Kids' Harbor provides support to children from birth to 18 who have been victims of sexual, physical, or emotional abuse. The center also provides a safe and nurturing environment for children who have witnessed a violent crime or are dealing with unmet physical and medical needs.

CADV operates a 24-hour, 7 day a week hotline for victims of domestic violence to seek support and a free shelter for victims and their children, as well as crisis intervention and other support services.

According to a press release



The Osage Nation presented checks to Kids Harbor and Citizens Against Domestic Violence during National Crime Victims Week.

accompanying the rendering of the Osage Casino, the project will be completed in multiple phases with an estimated \$60 million investment in the region. Phase 1 includes construction of a casino, sports bar, restaurant, and meeting space. Plans also call for construction of a hotel, which will have general hotel rooms, suites, a fitness and exercise facility, a

pool and hot tub, and a pool bar. Phase 1 construction is expected to start upon approval from the United States Department of Interior.

To read about some programs implemented by the Osage Nation visit their Facebook page at <https://www.facebook.com/osagenation>.

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# Osage Beach meeting explains economic development tools

By Nancy Zoellner

Osage Beach recently held a special meeting to present information on financing mechanisms commonly used by developers.

City Attorney Ed Rucker and Gilmore Bell attorney Mark Spikerman, who concentrates in economic development law, talked about the “big picture” as well as the intricate details that make the financing tools work to benefit the city and ultimately, its residents.

Gilmore Bell, a public finance law firm, primarily represents governmental entities and 501c3 organizations to negotiate financing alternatives, including bond and lease transactions, economic development incentives and public-private partnerships. They have represented Osage Beach on all its TIFs and they have been retained again to represent the city on the Osage Beach Outlet Mall redevelopment plan proposed by the Dan Foster family and Kansas City-based Legacy Development.

However, the May 23 presentation was held to explain Tax Increment Financing, Transportation Development District and Community Improvement District financing tools and not any one specific project.

Rucker started by explaining what a TIF does and doesn't do.

“A Tax Increment Financing Plan doesn't create new taxes. It doesn't increase the tax rates that people are already paying. It doesn't disrupt an existing revenue stream. If a piece of ground is paying \$100 to the Camdenton School District today, after that piece of ground is TIFed, it will continue to pay \$100 to the Camdenton School District. Tax Increment Financing does not abate taxes. It does not wipe out taxes.

You continue to pay those taxes,” he said.

Rucker said that although a TIF is sometimes referred to as a “public-private partnership,” the city doesn't become a part owner of the project.

“The city isn't buying into the development. The city doesn't get money from rents or from what the TIF makes. The city doesn't get any capital appreciation, the city doesn't depreciate it against other assets,” he said, adding that a TIF provides an incentive for developers to “do something with a place that no one wants to develop so it doesn't continue to sit there and rot. This is why cities create TIFs. This is why they consider it in the first place. It's the increasing economic activity and eventually increasing revenues and new jobs.”

Rucker also explained some of the terms used during the TIF process:

PILOTS – Payments in Lieu of Taxes is the increment – the extra money the TIF project will generate.

EATS – Economic Activity Taxes or sales taxes

Special Allocation Fund – the “pot” that all the money goes into

Reimbursable Project Costs – what money from the special allocation fund pays for

Rucker also shared a brief outline of how the money works and the process followed to develop the project with the TIF.

“TIFs can last for 23 years. Hence your bottom line that stretches out. Then we talk about the tax revenues to come in. The existing property tax continues. The total property tax after redevelopment is the increment. The increment is what gets the

developer interested in helping out. The people who get existing property tax today will continue to get that – your school, your fire district, your library board. All those folks continue to get the same dollar they get now. But after a developer has spent a bunch of money and redeveloped a property, the taxable value of the property will increase. That taxes increase and the increased tax is the increment. A TIF redirects that increment into a special allocation fund. It's new money. It is not money out of anybody's pocket. It's new money because the developer took a risk in the first place,” he said, adding that if it involves vacant ground, it may create new sales taxes, which can also be redirected.”

Spikerman then explained the finer details – the statutory requirements, the review process, the makeup of the TIF commission, as well as the other funding mechanisms that can be used for development.

City Administrator Jeana Woods said they held a similar presentation when they called a TIF commission on an earlier project. “So this is a refresher to those who have served and an introduction to those who are new to the commission.”

A public hearing for the Osage Beach Outlet Mall project has been set for 6 p.m. June 13 at the Osage Beach City Hall. A copy of the TIF plan is available on the city's website.

For more information on all the funding mechanisms, visit the City of Osage Beach Facebook page, where the special meeting is available in its entirety.

## Building an effective web presence

with Karen Horsman,  
MSW Interactive Designs LLC

### Protect Yourself from Falling for Phishing or Spoofing Attempts

We love to fish at the Lake of the Ozarks, but there is another kind of “phish” you should always avoid. E-mail is a popular target for cyber criminals to gather information and is often used for “phishing”. This communication method is an easy way to steal sensitive details about people or deposit malware or a virus on your device. It's widely used, because most people are generally trusting and/or curious.

#### What is Phishing?

The term Phishing is coined after “fishing” and is when a cyber-criminal hangs a digital “lure” and waits for an unsuspecting victim to bite. A phishing e-mail typically has a link for the e-mail user to click, and attachment to open, or prompts an e-mail reply. Once you've taken the requested action on a phishing e-mail, the cyber bug is in and likely gathering personal or work-related information off your device or infecting your machine and potentially your entire network.

#### “Hey, I didn't send that e-mail!”

You may be contacted by someone saying they got an unknown e-mail with your address on it. An e-mail “spoof” is when a cyber-criminal recreates an e-mail that looks legitimate. Cyber criminals can create an e-mail that appears to be from someone you trust. It can be someone in your inbox that you correspond with via e-mail, or it can even be your own e-mail account. Another effective method is to spoof the display name that the e-mail appears as when it hits your inbox. You see an e-mail from your boss or client via the display name, so you open it. Since it has their display name at the top, you may not realize that it's not from the actual person you think it is from.



Karen Horsman

#### What to Do if You See an Attempt

Our best advice is to avoid clicking a link, opening an attachment, or replying to the e-mail unless you're 100% confident that it is legitimate. If something seems off, double check who the e-mail is from (not just the display name at the top). You can report these kinds of attempts to your e-mail hosting company. The good news is that most cyber criminals move on quickly if there is no action taken. The bad news is that there's really not much you can do but report the issue.

Watch out for these attempts! If you do click on a link, open an attachment, or reply to an e-mail that could be an attempt, quickly run a scan with your anti-virus protection and run a malware test. These tests can hopefully catch something before it becomes a bigger issue for your device or your network. Call us if we can answer your questions on “phishing” or “spoofing”.

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# Shared Work Program provides security for businesses, workers

By Nancy Zoellner

The summer tourist season is here at last. For the next three months business owners in every sector and in every area around the Lake will be scrambling to find employees to fill all their open positions.

However, this season – like so many others – will pass quickly and employers will suddenly find they have more employees than work. This fall, instead of laying off workers, employers should consider Missouri's Shared Work Unemployment Compensation Program.

Shared Work allows an employer facing a downturn in business or production to divide the work that is available among a group of employees by reducing their work hours instead of laying off, meaning 100 percent of employees are retained and everyone continues to work – they just work less. When hours are cut, eligible employees can collect partial unemployment benefits for the hours they've

lost.

"For example – you have a 40-hour employee whose hours are cut by 20 percent. The employee will still receive his or her regular pay for the 32 hours of work. But since their hours were cut by 20 percent, they can receive 20 hours of unemployment benefits for the week," explained a spokesperson for the Missouri Department of Labor.

It's a win-win for everyone. Employers save payroll and retain staff and their employees keep their benefits and collect unemployment benefits for any hours lost. Because the program is flexible, employers can scale up or scale down their workforce on a weekly basis depending on changing business needs.

"It protects your business by retaining your valued and experienced employees and shows your employees that their hard work is recognized, appreciated and necessary for the business' success, particularly during uncertain times," the spokesperson

said. "When business returns to normal, the employer is in a competitive position because they have a fully intact, highly-skilled workforce ready to return to work without the lost time, money, and productivity associated with recruiting, hiring, and training new employees."

According to statistics, 98 percent of the businesses that have used the shared work program said they would use it again and virtually all said they would recommend it to other employers.

"Every business goes through highs and lows. We want everyone to know that if things get tough, the shared work program is there to help your business and your employees," said Ethan Deimeke, Shared Work senior PR specialist.

For more information about the program, who is eligible and how to file an application, visit <https://labor.mo.gov/shared-work>.

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## A Matter of Trust

### What if Your Financial Advisor Retires?

As you transition through life, your needs will change, particularly with your investments and estate plan. It can be difficult to know when you should take action in anticipation of these changes or how you can adjust as a result of these changes.

As you focus on the future, you may be wondering what would happen if your financial advisor decides to retire. Do they have a succession plan to avoid disruption in service? Who will your family members consult in the future? If your advisor has already retired, has the firm been proactive in terms of calling you? What will motivate your new advisor to consider the big picture for you?

If your advisor has retired, here are several things to consider before establishing a new relationship.

#### Depth and Breadth of Staff

Is it time to work with a comprehensive wealth advisor? You are more than your investment portfolio. You need a company with bench strength and different types of expertise. If you have sold a business, are near retirement, or preparing for multi-generational wealth transfer, you may have outgrown your current adviser.

Consider this, what if your needs were served by a team of experts? A team approach could help you plan for the future by thinking holistically. Your team of advisors should be made up of dedicated professionals who pursue continuing education through certifications.

Why? A single person can't be an expert in all areas, so a team provides the range of experience and collaboration to create the best strategy for you. Your team should be forward-looking in terms of economic events and changes in your personal situation. They can explain how your portfolio will work in concert with your estate plan.

#### Fiduciary Standard

Now, let's go one step further and hold this team to a high level of accountability. In other words, this team should serve you in a fiduciary capacity.



**Trenny Garrett, J.D., CTFA**  
Senior Vice President

What does this mean? A fiduciary relationship is based on trust. It's a legal obligation to provide advice and make decisions that are always in your best interest. The fiduciary standard differs from the suitability standard that many financial advisors may follow.

#### Second Opinions

When meeting with a successor, consider whether their personality is a good fit with yours and if their investment philosophy lines up with your goals and preferences. If you don't feel a strong connection, you can interview other firms and learn about the people who will be taking care of you and your family.

Ask what they love about their jobs and if they offer other services that may benefit you. A comprehensive wealth manager should have a lot of people on staff to take care of clients whether that's through complimentary bill-pay services, financial planning, the facilitation of family meetings, or proactive meetings with your attorney and tax professional.

Before you're handed off to the "new person", take charge of your financial future and interview several firms. This is an opportune time to get a second opinion on your current portfolio to learn what you are paying and how your investments have performed. There may be a better way to achieve your goals! Contact Trenny Garrett today at (573) 302-2474 or [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net)

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

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## Mortgage \$ense

### Tips to Quickly Build Savings for a Down Payment



If you're preparing to purchase a home in the near future, it's best to start getting your financial plan finalized. Our mortgage lender at Lake of the Ozarks can help you prepare! We know saving for a down payment is a big step in preparing to purchase a home at Lake of the Ozarks. This step can also be intimidating, especially if this is your first home purchase. The traditional 20% down isn't typically required, depending on your loan type. That being said, it's still important to save for a down payment when purchasing a home. Team Lasson is here with some savings tips you can put to work!

#### Create a Realistic Budget

Sit down and create a budget. It's best to set attainable amounts for your budget to help you stick to it. If something seems unrealistic, you're more likely to give up on it entirely. Once you have a budget that is realistic, you're more likely to commit and reach your savings goals!

#### Increase Your Income

There are a few different ways to go about increasing your income. If you have been performing well at work, you could consider negotiating for a higher salary or commission rate. Selling items online has increased in popularity in recent years. Jump on the bandwagon and start selling your unused items online. You could also consider turning your passion or hobby into a side-gig that increases your income. Keep in mind that there are different requirements for counting additional income, so check with your lender if you are trying to use this income to qualify for your loan program.

#### Decrease Your Expenses

Track where your money goes each month. Once you realize what your expenses are, you can start deciding which expenses you can cut out of your monthly expenditure in order to fast track your down payment savings plan. Cutting out expenses like cable, multiple streaming services, and other subscriptions can be a great benefit, even if it is

only for a short term while you build up your savings.

#### Save In an Account That Makes Money

Set the money you are planning to use for your down payment in a savings account where it can make money while you are building up the account. This only helps your effort of saving for your down payment. Savings or investment accounts in which you can quickly access the funds don't typically offer a high yield but we recommend talking with your bank or investment company about the options you have for a down payment savings.

#### Cut Back on Everyday Spending

Try to cut back on your daily spending and put that money toward your savings for your down payment. Swap out that \$5 coffee you grab every morning and brew a cup at home instead. You may not realize how much you're spending on minimal cost items throughout the week and being strict with your spending can help increase your savings in order to reach your goals faster!

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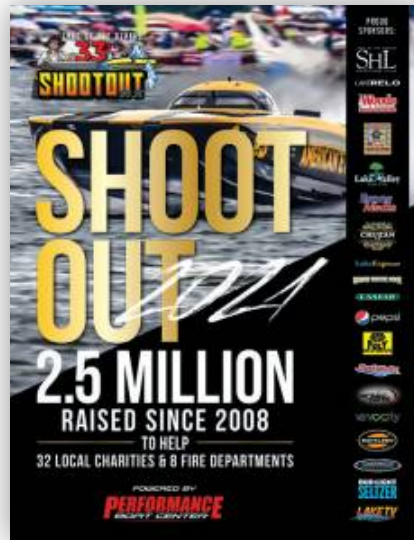


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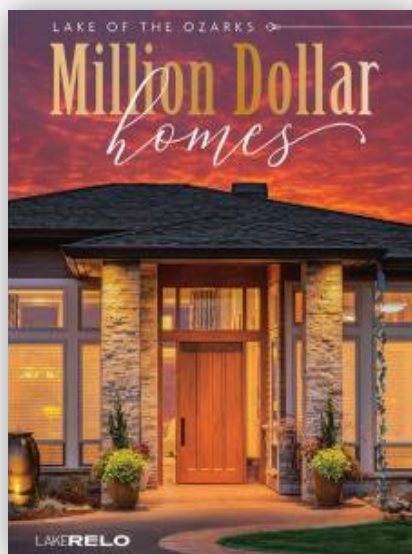
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# "Insurance Talk"

## Are You Covered If Your Subcontractor's Work Isn't Done, Right?



Jeff Bethurem

Acme Construction, a home building company, constructed 20 homes in 2003. It hired subcontractors to perform the concrete work, plumbing, wiring, and roofing. One year later, it received complaints from two of the homeowners about cracks in their foundations. Acme notified its liability insurance company. When the homeowners eventually sued Acme, the insurance company provided legal defense and set up reserves to pay for any resulting settlements.

Fast forward to 2005 when Acme built 35 homes to meet the demands of an active housing market. Other than the subcontractor who did the concrete work in 2003, Acme hired the same group of subs to work on these homes. When snow started melting after the winter of 2007, complaints started to come in about leaking roofs. Eventually, seven homeowners determined that they had to completely replace their roofs, and sued Acme for the faulty work. Acme again notified its insurance company. This time, however, the company denied the claims, saying that the insurance policy did not cover them. Acme had to pay for its own legal defense and liabilities.

**What changed between 2005 and 2007?** The insurance company added to the policy an endorsement that created a significant coverage gap- Exclusion-Damage to Work Performed by Subcontractors on Your Behalf.

This endorsement modifies an important exclusion contained in the general liability section of the policy. Without this endorsement, the exclusion states that the insurance does not apply to damage to the insured's work if the damage arises out of it or any part of it and if the damage occurs after the insured has finished the work. However, the provision gives coverage back if the damage arose out of work performed by a subcontractor working on the insured's behalf. In the 2005 incident, Acme had hired a subcontractor to build the foundations for the new homes. Because the subcontractor had done the faulty work, Acme's general liability policy covered the resulting defense costs and liability.

With the endorsement attached, the policy does not cover liability for damage to the insured's work

and arising out of it, even if another contractor performed the work. Accordingly, Acme's policy did not cover its liability for the defective roofs. Without the attachment of this endorsement, Acme would have had coverage.

An insurance company might add this endorsement to a policy in the belief that faulty construction is a business risk, not an insurable one. Accidents such as slips and falls, unintentional fires, and injuries suffered while using a product are all examples of insurable risks. Performing work improperly, mismanaging cash flow, and making poor strategic business decisions are examples of business risks. Insurance companies feel they cannot insure business risks because to do so would remove an incentive to reduce those risks. If a carpenter knows he can collect insurance if he does a sloppy job building a house, he has less of an incentive to build it well. When a company attaches this to a policy, it is transferring the risk of a subcontractor's poor performance back to the insured.

Almost all contractors subcontract at least some of their work, so this is an issue to take seriously. All contractors should review their liability insurance with their insurance agents to determine whether they have this endorsement. Since it can present a very significant coverage gap, they should discuss alternatives such as negotiating with the company to remove it or seeking another company that is willing to leave it off. Even if it means paying an additional premium, removing the endorsement may save a lot of expense in the long run.

To discuss this and other endorsement's, give Jeff a call at (573) 348-1731, and he will be more than happy to sit down and discuss it. [Jeff@goldenruleinsurance.com](mailto:Jeff@goldenruleinsurance.com). Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance.



# On-site parking is now available at Shady Gators

By Nancy Zoellner

If it wasn't for the sign out front, those heading to the Shady Gators entertainment complex might not be able to find the

place. That's because the entrance to the complex has completely changed.

Over the winter, the rental houses on the right side of Sweet

William were torn down, Sweet William was vacated by the Horseshoe Bend Special Road District and removed, and a new entrance and parking lot were

built in their place.

Andy Prewitt, vice president of Prewitt Enterprises, said although they started early in the year in hopes of having the project completed by Memorial Day weekend, the constant rain kept them from accomplishing that.

"We opened with a rolled, pressed gravel parking lot. Then we started paving Monday and we got the curbs in and about 80 percent of the blacktop down. Judging by the weather forecast, that's probably the way it's going to have to stay for the weekend," he said. "If the weather cooperates, we might be able to get the lot striped but until that happens, we'll have a couple people in the parking lot directing the traffic."

Prewitt said the lot will hold more than 200 vehicles when it's finished, "and that will take care of the walker problem we've been fighting for years."

Previously, parking at the venue was limited to a 50-space lot directly across from Shady Gators so when it filled up, patrons drove as close as possible to Gators, then they parked along the street – sometimes blocking the flow of traffic – they parked in lots

belonging to other businesses and sometimes they even parked in the front yards of neighboring homes. To alleviate the problem, in 2014 Gary Prewitt built a 100-space parking lot near the corner of Bittersweet and Anemone and ran shuttles between the off-site lot and Gators. However, many customers chose not to wait for the shuttles. Because there are no sidewalks in that area, they walked in the street and, according to neighbors, several people were nearly hit.

The process to build the on-site lot began in 2019 when Gary Prewitt requested rezoning for the rental house lots from R-1 Residential to B-1 Low Impact Commercial. The rezoning was supported by Camden County Sheriff Tony Helms as well as several neighbors and eventually made its way through the process to approval.

"I think we'll still have to run the shuttle for big events but we quadrupled – no, we actually quintupled – our on-site parking so I think we'll be able to handle the regular weekend crowds on site," Andy Prewitt said.



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# Candidate Forum

**Your chance to ask the  
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What do you want to know about the future leaders in your community?  
Here's one way for you to learn more about them.

The Lake of the Ozarks Business Journal has partnered with the  
Lake Area Chamber of Commerce and LakeTV to bring you the  
2022 Candidate Political Q & A Forum.

We are asking you, our readers, to submit questions to the candidates in our  
local races of topics that concern you, your family and your business.

**On Monday July 25th Lake TV will air a closed forum with the candidates, first the prosecutors and judges  
followed by the commissioners for Camden County. Please submit questions for these races and Miller and  
Morgan counties to [journalsales@mix927.com](mailto:journalsales@mix927.com) no later than June 19th!**

## ELECTIONS 2022





## Managing Rental Property

### Do I need a sleeper sofa?

We get this question all the time from new owners that are going on our program. They let us know that they don't have a sleeper sofa but that they will be getting one, or that they want to replace the current sleeper sofa. And we tell them that they may want to rethink their purchase.

Let's look at the pros and cons of having a sleeper sofa. Pro: The sleeper also doubles as a sofa. While this is obvious, it is also just about the only pro to having a sleeper sofa. Cons: This list is a little longer as a sleeper sofa is heavy, expensive, uncomfortable, difficult to repair and did I mention uncomfortable?

Most of us have probably had to sleep on a sleeper sofa at some point in our life. It does in a pinch but the thin mattress and steel bar running through your back just isn't that attractive. And after the frame and mattress are a few years old, the couch seats start to sink in and the couch becomes uncomfortable.

About 10 years ago we started suggesting that our owners replace their sleeper sofas with a nice, double high, queen air mattress. Air mattresses have come a long way in the last couple of decades and provide a more comfortable sleeping option for your guests. Today's air mattresses are self-inflating, are double high so that you are not sleeping right on the floor and some even have built in head rests!

An air mattress also weighs about a thousand pounds less than a sleeper sofa! Now you can buy a regular couch and save about 40% to 50% off



**Russell Burdette**

the price of the sleeper. You will also have more options to choose from. Save your back and your wallet by switching to a nice queen, double high, air mattress which will cost you between \$60.00 and \$75.00, instead of \$499.00 to \$800.00 and if you have to replace every so often you will still be money ahead and your back (or the delivery persons) will thank you.

Just put the air mattress in a trunk or in a closet along with the sheets, pillows and blankets (to make it easy for the guest to find) and if they need it, they have it and if not, it just stays in the trunk or closet. Most guests will appreciate how much more comfortable the air mattress is compared to the sleeper sofa and again this is just extra sleeping in most cases.

We do a lot of golf reservations, for mostly older men, who all like to sleep one person per bed and their first request every single time is "no sleeper sofas".

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

## Lake Race points to city's need for better event planning

By Nancy Zoellner

With the Lake Race just a few days away, Lake Ozark Police Chief Gary Launderville is hoping organizers have recruited enough volunteers to carry it off because he doesn't have the manpower to pitch in and help.

And with the extended road closures, he said they're going to need a lot.

The Bagnell Dam Strip will close to traffic at noon on Friday, June 3 to allow the boats to get set up for the Meet-and-Greet. Volunteers will be needed to man barricades, which the police department will provide, at both ends of the Strip until 10 p.m., when the event ends. During the event, the open container law will be lifted inside an area running from Luby's Plaza to Bagnell Dam so volunteers will be needed to check IDs and issue wristbands to those over 21.

Boats that are not racing will have until 11 p.m. to be removed, but the boats that will be racing the following day will be allowed to remain on the Strip overnight. At 11 p.m., police will move the barricade from Ballinger Road to the White House and that lower end of the Strip will remain closed to traffic to be used as the racers' pit area.

"So they'll also need volunteers to stay on the Strip overnight to make sure people stop and turn around at the barricades, and to keep an eye the boats," Chief Launderville said. "Then on Saturday, the lower end of the Strip as well as the dam will be closed so they can bring in the crane to put the boats in and out of the water. Again - volunteers will be needed

to stop traffic until the dam and the street open back up at 6 p.m. That's a lot of manhours, any way you look at it - and the city can't afford to pay officers to stand out there for 12 to 14 hours. Besides that, we don't have the manpower. I'm responsible for providing police protection for the entire city - not just the Bagnell Dam Strip."

Last fall, Chief Launderville said the lack of volunteers to handle traffic for special events forced him to put his officers to work. As a result, the \$17,000 he had allocated for overtime for all of 2021 was spent by the end of June. Another \$10,000 in overtime was spent by the end of the year.

"We just can't do it," he said.

That's why he and Assistant City Administrator Harrison Fry have been working with the Special Events Committee to develop a new application that will streamline the process for organizers but also make them more accountable.

"Last year we formed a committee to review the applications and provide recommendations. The people in that committee are very involved and want to be engaged in decision-making and together we've identified a few things that need to be changed," Fry said.

One of the most important changes is making sure organizers understand they are responsible for manning the event and if they don't, the police and public works departments may bill for any hours worked beyond their normal service.

Fry said that's why they feel it's important to include language

in the application that makes it clear organizers are responsible for finding enough volunteers to carry off the event. "And we don't care if they have enough volunteers to man the T-shirt table. We're concerned about the safety of the event."

To help with the process, the chief has been calculating the number of individuals needed to do a particular job during a set period of time. Both he and Fry said that information will be shared with organizers early in the application process. The chief said they also plan to hold a forum with the chambers, the Convention and Visitor Bureau and other groups to let them know exactly what will be expected from them, "and that should make the whole process flow better."

Fry said they also plan to look at their timeline. Currently applicants are required to submit applications at least 30 days in advance but not more than 90 days prior to the event "and we don't feel that's very user friendly. So many of these events occur every year so they start planning for it and advertising for it the day after they're done. Right now I can't say how early they'll be able to submit their application, but the 90-day window is certainly too restrictive - especially if there's an issue that they need to plan around."

He said they also need to do a better job of outlining the expectations and rules for open container events, "So I don't know what all the changes will look like, but I do know that the committee is working to find and address some of the inefficiencies."



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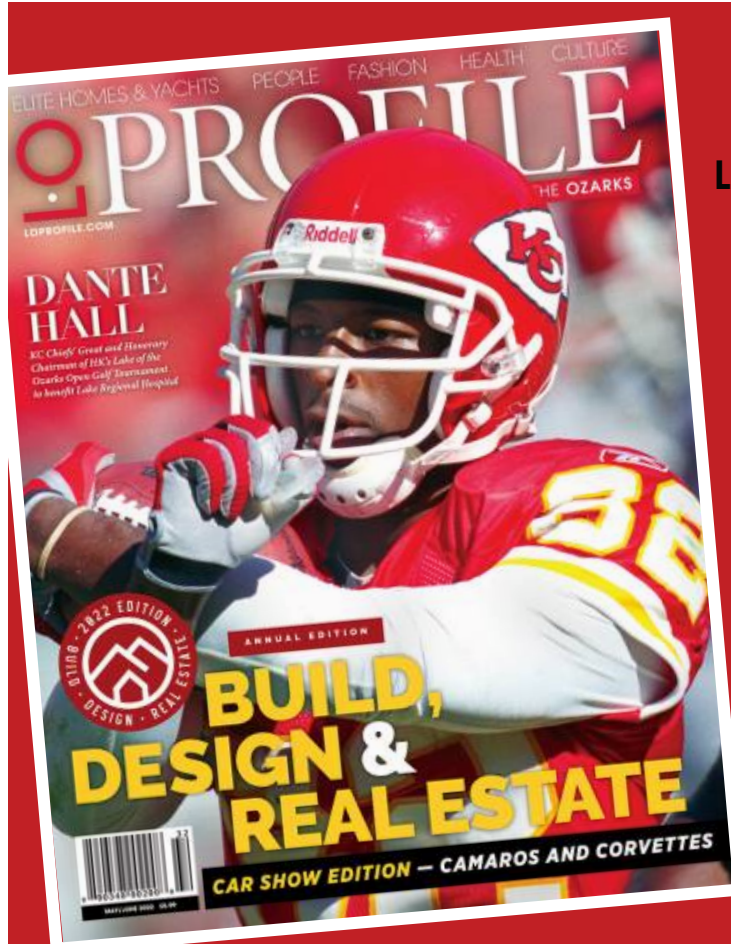


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## As the Lake Churns Lake Market Conditions



*Real Estate and Lake News  
with C. Michael Elliott*

I'm seeing the lake area market start to plateau. I don't see cause for alarm, sales and values are still extremely strong but the acceleration of the past two years appears to be easing slightly.

Prices have reached a point where many have been unable to afford to purchase in whatever category they were previously a contender. Many buyers are sitting out the bidding wars after multiple losses and sheer exhaustion from their efforts. Rising interest rates are concerning to some potential buyers as well as the current world discord and uncertainty as to what the future holds.

Strong lot sales over the past two years has led to an increase in new home construction. This also helps the inventory squeeze we have been feeling. More people building takes them out of the home buying market. Some who decided to build are now or will soon be putting their previous home on the market. In other cases, people purchased existing homes that did not completely fit their needs or that required updating and are remodeling to suit. My wife, Karen and I are a perfect example of this. We purchased a home the end of last year and are finishing up the remodel and will soon be ready to sell the home we are moving from.

The latest property stats show that currently active on the market there are 131 lakefront homes on the market, 76 lake access and view homes, 186 off lake homes, and 121 condos available. This is a larger selection than we have been seeing at one time in the past year or more. There are currently 189 lakefront lots available across the lake area.

The number of lakefront homes sold increased by 17.9 percent in May compared with April 2022 however that was 12.22 percent less than the homes sold in May of 2021. That number is down 19.74 percent year to date compared with 2021.

New lakefront home listings remained the same this May as in May of 2021, decreased overall year to date by 11.9 percent but showed an increase of 23.36 percent over last month.

Median list price of lakefront homes is down this May by 12.86 percent compared to last month but has increased by 50 percent

compared to last May and is up 33.4 percent year to date. The median sales price of lakefront homes is also down this May when compared to April by a little over 10 percent but shows an increase of 43.5 percent compared to last May and 35.08 percent year to date increase over 2021.

Condo listings increased 8 percent in May over last month but decreased 2.68 percent compared with May 2021 and shows a 21.26 percent decrease year to date when compared to 2021. The number of condos sold decreased 14.8 percent in May compared to April, 28.87 percent decrease in May 2022 vs. May 2021 and a decrease of 27.32 percent year to date. Financing regulations have been tightened on certain loan types such as Fannie Mae and Freddie Mac. I don't have access to data that would determine the facts, but I feel this may have played a factor in the decrease in these sales. If you own a condo or are considering purchasing a condo, be sure to speak with a knowledgeable realtor or lender so you are familiar with the new guidelines that could affect a sale.

If you would like full data on all property types, give me a call or drop me a line. I'll be glad to prepare as detailed a report as you would like to see.

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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway. Data obtained from the Lake of the Ozarks Multiple Listing System for 2021 and 2022.



# Crossword Puzzle

**THEME: WEATHER 101**

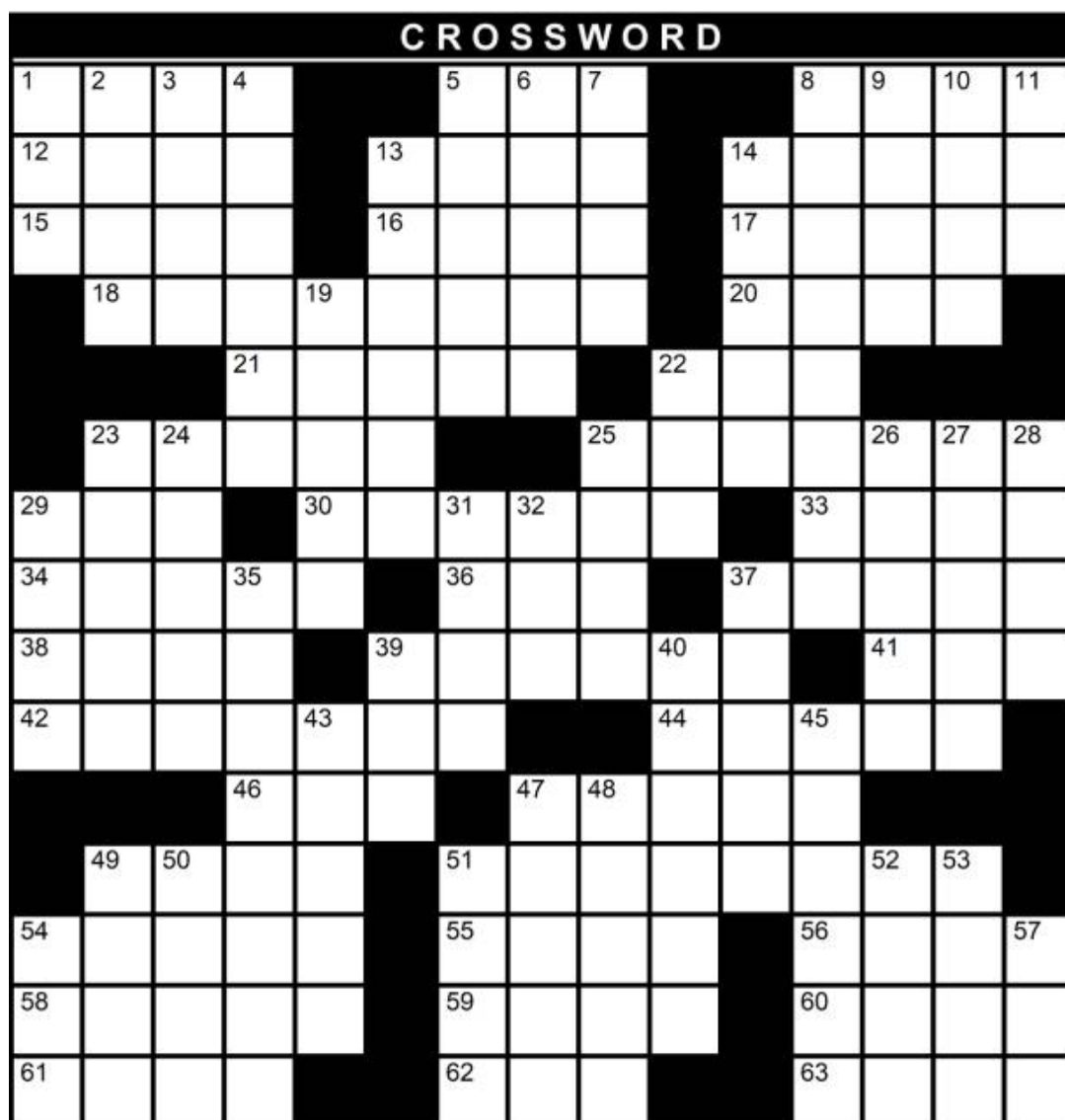
**ACROSS**

1. Found in Pandora's box
5. Kind of trip
8. Toothy freshwater fish
12. Medieval headdress
13. Ne on periodic table
14. Golfer's weapons
15. Biblical twin
16. Russian river or Russian mountains
17. Understand (2 words)
18. \*Moisture in the air
20. Law school test acronym
21. Layers in plywood
22. Trigonometry abbr.
23. Uses a laser
25. Squawked or crabbed
29. Bitty
30. Two dots above a letter
33. Jasmine of "Aladdin," e.g.
34. Forbidden, in Islam
36. Bruin legend Bobby
37. Lays in peace
38. "Metamorphoses" poet
39. Charge with crime
41. "For \_\_\_\_ a jolly..."
42. Easily irritated
44. \*No clouds
46. Gremlin or pixie
47. \*Check the weather before hitting this hiking path
49. Speech defect
51. \*Cloudy
54. Classic TV's Mrs. Brady
55. Same as island
56. "Cheers" regular
58. Elephant poacher's ware
59. Pb on periodic table
60. \*The first sign of rain?
61. Declare untrue
62. Pig's digs
63. MacFarlane or Rogen

**Solution on page 23**

**DOWN**

1. \*Road hazard
2. Eyelid hair
3. Oahu shindig
4. Assumes bad posture
5. Chill-inducing
6. Bearded ruminants
7. Unrivaled
8. \*Barometer reading
9. Tiny bit
10. Purl partner
11. Three ahead of PST
13. Certain beachgoers' philosophy
14. \*Cold weather is needed for this meltable home
19. Part of small intestine
22. Cathode-ray tube
23. Hit the road
24. Falcon's home
25. Mentor or expert
26. The Obamas' daughter
27. Bruce Lee's "\_\_\_\_ the Dragon"
28. Treat without respect
29. Wallop
31. Scottish lake
32. \*Rainbow shape
35. \*Weather warning
37. Archeologist's find
39. Venom source
40. Filled with dread
43. State indirectly
45. African antelopes
47. Living room centerpiece? (2 words)
48. 4 x 4 race
49. Cleanse
50. #14 Across, sing.
51. They don't mix with water
52. Sight for what eyes?
53. Between walk and canter
54. El \_\_\_\_ of medieval Spain
57. \*Knot alternative, acr.





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# Lake Ozark mayor wants improvements to Route 42

By Nancy Zoellner

Lake Ozark Mayor Dennis Newberry announced at a recent board of aldermen meeting that he is going to do what he can to get Route 42 realigned so it's straighter, wider and has fewer blind spots. He said he decided to make the push after 16-year-old Bailey Luttrell, a friend of his daughter, died in a car crash on the road, which runs from the Osage Beach Parkway in Osage Beach, through Miller and Maries counties to Highway 28, just south of Belle, Missouri.

In a later interview, Bob Lynch, district engineer for the Missouri Department of Transportation (MoDOT), said MoDOT works with regional planning partners to develop project lists that reflect the transportation needs of communities across the state. "If a new alignment of Route 42 is requested, then identified as a priority and submitted to MoDOT, it would certainly be considered, just the same as all other projects."

In the Lake area, the process to identify safety problems and request improvements starts with the Lake of the Ozarks Council of Local Governments (LOCLG), a regional planning commission providing technical service for Camden, Laclede, Miller, and Morgan counties. With the help of its Transportation Advisory Committee (TAC) that group identifies and prioritizes road and bridge projects, based in part on public input. Then the TAC reviews the projects submitted and analyzes the traffic data along with other factors, including safety, as they prioritize the projects for the region.

Once those projects are defined, the public is invited to comment on the plans. In fact, MoDOT is currently taking comments on plans to improve the U.S. Route 54 intersections at Hickory Hills and Penny Hollow, which were identified as needing safety enhancements due to crash frequency and severity. Similar improvements along Route 54 are underway in Miller County.

"We have an unfunded needs list on our website. We've asked planning partners to develop

projects over the years to fill that unfunded needs list - Tier 1, Tier 2, and Tier 3 projects. The timeline for Tier 1 is within the next five years, meaning we would be able to bring it into our five-year Statewide Transportation Improvement Program. Tier 2 projects are unfunded projects that could be developed in a five to 10-year timeframe. Tier 3 projects are future projects that are out 10 years or more," Lynch explained.

Currently, the Tier 1 list includes only one project in the Central District - the addition of two directional ramps at the I-70/Route 63 interchange in Boone County, at a cost of \$62,000. The Tier 2 list includes eight projects in the Central District, but none are in the counties surrounding Lake of the Ozarks. The Tier 3 list includes two projects in Camden County - capacity improvement on Route 5 from the Hurricane Deck Bridge to Route F and a study to address congestion and safety at the Route 54 and Route 5 interchange.

MoDOT's introduction to the list of high priority unfunded projects explains why more money isn't available for new projects.

"Missourians have repeatedly communicated the number one goal for MoDOT is to take care of the existing system of roads and bridges, so the majority of taxpayer dollars for transportation are invested in asset management projects. Current funding levels are only sufficient to maintain the transportation system in its current condition leaving many transportation needs unfunded. While the latest Citizen's Guide identifies \$825 million in annual transportation needs, MoDOT has applied inflation bringing this number to \$1 billion which totals \$10 billion over 10 years."

To review the list of unfunded projects, visit <https://www.modot.org/unfundedneeds>.

Problems with Route 42 were discussed at length at the Lake Ozark meeting by both Mayor Newberry and Merlyn Vandervoort, who formerly owned a 1,200-acre ranch dissected by Route 42.

"We need to do something

about it. Just in that mile stretch of highway there are three kept markers with flowers and a cross - and that's just the people who went to the effort of putting something out there. I don't know how many people have died on that stretch of highway," Vandervoort said, explaining that he took a personal interest because he had known Bailey since she was 1 year old. "She lived across the street from us. She'd come over to our house and swim almost every summer. She just had her prom and came for dinner at the Encore. I took a great picture of her and now I'm glad I did."

Newberry said he knew of several accidents that have occurred on Route 42. The first took place in the 1970s when he was a child.

"My dad was towing a 70s model hardtop IMP boat behind a Chevy pickup truck. We had a man pass us in a Mustang. Five minutes later we came upon him turned upside down in a ditch. He was the first fatality I ever recall," he said, adding that every time he drives the road to go home, he thinks about the fatalities that have occurred on 42, "and many are people I know."

According to the Missouri Statewide Traffic Accident Records System (STARS) Motor Vehicle Traffic Accident Summary, between January 2002 and May 2022, law enforcement responded to 25 accidents involving fatalities, with 34 deaths reported in the stretch of Route 42 that runs through Miller County.

A check with MoDOT's project list found that improvements have been made to Route 42 over the years. In 2013 they added 3-foot wide shoulders to both sides of the road and rumble strips along both shoulders and on the center line from Osage Beach to Brumley. In 2018, Route 42 between Iberia and Vienna, in Maries County, was resurfaced, and shoulders and guardrails, where needed, were added. Americans with Disabilities Act improvements were also made. This year MoDOT is resurfacing Route 42 and replacing guardrails between Osage Beach and Iberia.

## Former labor leader

*continued from page 6*  
contact or access to every developer that submitted letters of interest. "And there are others."

Newberry said he was impressed that Aboussie had direct contact with the Warner Baxter, the CEO of Ameren at that time, adding, "I doubt that in the history of Lake Ozark any mayor ever had direct contact with the CEO of Ameren. When Jeff offered a meeting with Warner Baxter, how could you pass up that opportunity? I wanted him to know Lake Ozark wanted a stronger relationship with Ameren. This isn't a punch at Ameren but as a city, every kilowatt that's produced at that plant - there's no tax that comes to the city because they're their own entity - they're not in

the city of Lake Ozark. They've been a good steward and think they may step up and do some amazing things for Lake Ozark. Although Warner is no longer the CEO, I continue to have discussions with Ameren through those channels. Those are the kinds of things Jeff can do for us."

Neels said she was concerned about the public's perception that they were spending city money to assist private development but Newberry said Aboussie would only be collecting data for the city.

Aboussie told the board that economic development was the crux of the majority of the clients he served. A list of those clients can be found on the Missouri Ethics Commission website.

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However, what hasn't changed is the need for your local company to get listed on Google Business Profile so you can increase your chances of showing up in Google's Local Pack, Local Finder and Google Maps. In this session, we'll cover changes to Google Business Profiles and you will also learn:

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How to select the best categories for your business and why categories are so important

Why you must frequently check your Google Business Profile for changes

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How to understand the 5 Stages of Delegation

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How to reclaim at least one hour of your day by delegating

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# Lake of the Ozarks Regional Housing Study



The Lake of the Ozarks Regional Economic Development Council (LOREDC) Board of Directors signed an agreement with RDG Schutte Wilsam Birge, INC to update the Lake of the Ozarks Regional Housing Study. Originally completed in 2016, the update provides a current market assessment and analysis of our region’s housing conditions, displaying our region’s unique personalities and challenges. Launched with generous contributions from the Camden County Commissioners and Central Bank of Lake of the Ozarks, this initiative would not be possible without the fi-

ancial assistance and support from businesses and industries. The original study was extremely useful for developers, builders, financial institutions, and community leaders in understanding our region’s market trends; and this update will provide valuable updated data to the region. Housing development is an essential aspect of effective economic development. Without available, affordable, and quality housing, regions and individual communities will be challenged to plan for and fulfill the demand for a variety of housing types. It is imperative for decisions made to

be based on empirical data to enable good investment decisions to increase the supply of housing necessary to not only expand the region’s economic capacity, but to also maintain the current level of commerce supplied by the labor market. “The Lake area continues to experience tremendous growth and development, and this is a favorable time to analyze the housing market for LOREDC to provide useful data and analytics for marketing and expansion in all sectors of our region.” Jeana

Woods, LOREDC President. LOREDC represents a three-county region at the Lake of the Ozarks, Camden, Miller, and Morgan counties, and the communities within. Our focus is to coordinate, promote, and initiate regional economic development efforts to bring economic growth and cohesiveness to our communities. To get a full understanding of the housing needs for people working in all sectors, LOREDC partnered with adjoining Lebanon Economic Development Corp. to include Laclede County

data. The Lake of the Ozarks Regional Economic Development Council (LOREDC) is a non-profit organization driven by the outstanding representation and dedicated work of community leaders from the various cities, chambers, industries, and counties it represents; and is dedicated to a regional approach to economic growth of the Lake region, providing organization and programs for development, motivation, coordination, and evaluation of community projects, programs, and resources. More information can be found at [www.LOREDC.com](http://www.LOREDC.com).

## Crosswords Solution

H	T	E	S			A	T	S			Y	N	E	D
P	O	R	D			A	D	L			R	O	R	I
M		N	O	R		E	S	L			T	O	R	C
						O	V	E	R		P	L	I	S
						A	I	L			T	R	A	I
						C	L	E	A	R		H	S	I
						S	E				A	C	C	A
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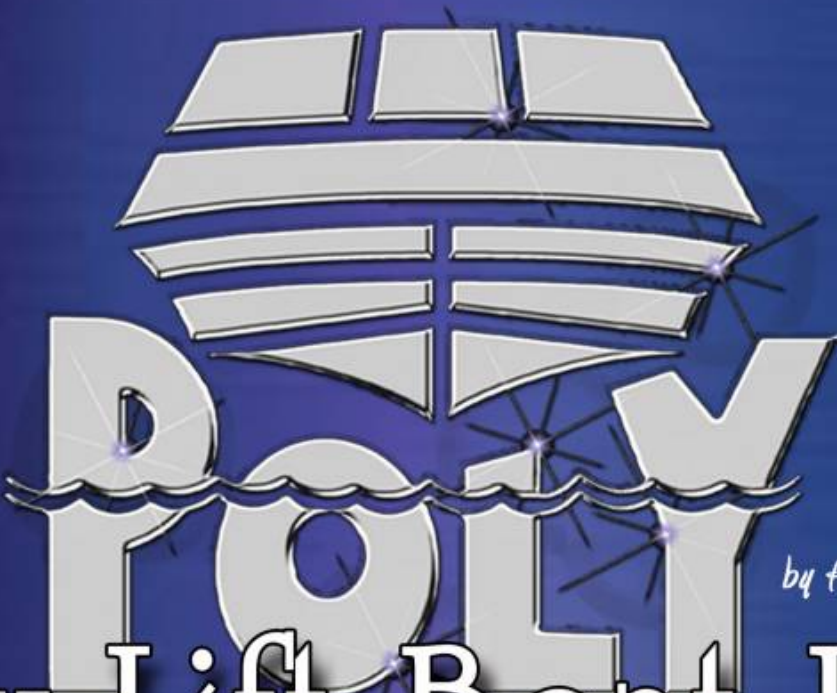
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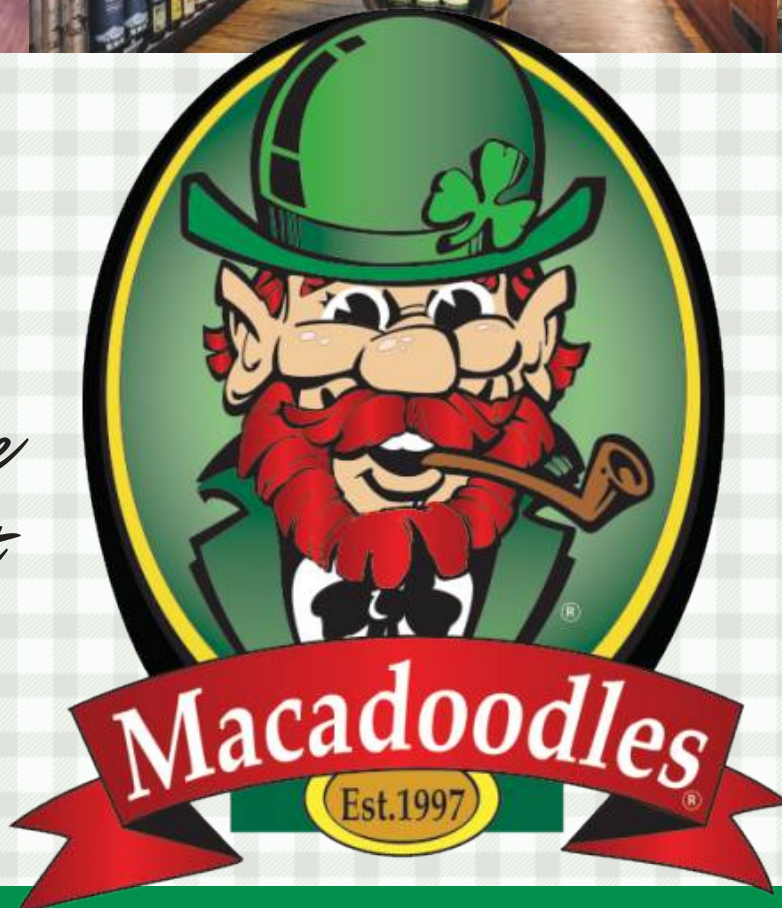


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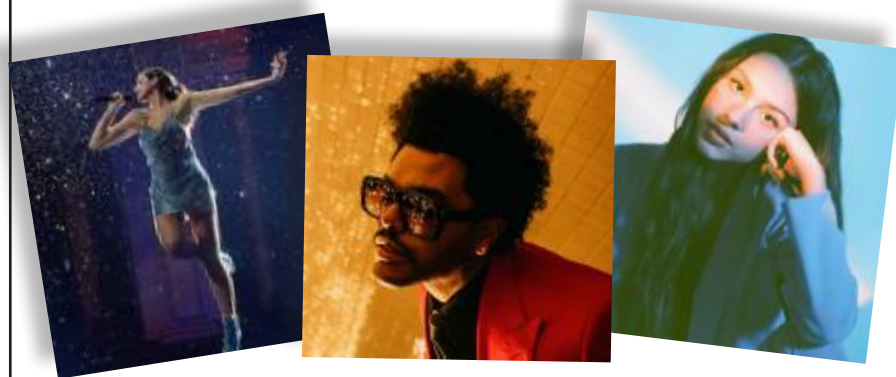


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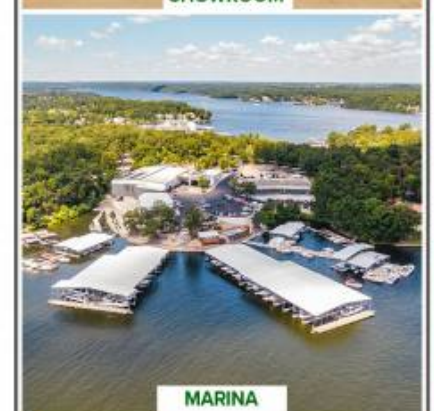
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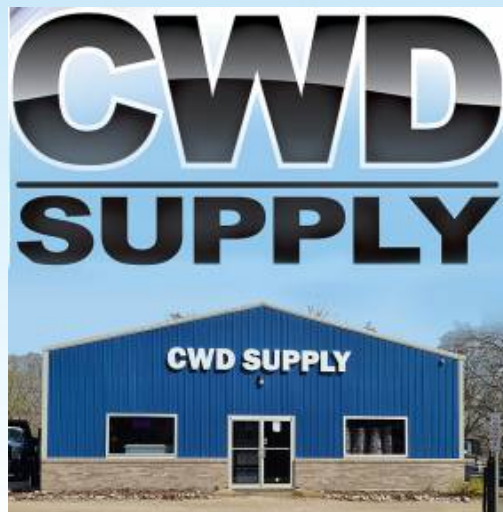


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