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VOL. 20 -- ISSUE 6

JUNE, 2024

Boating



NEWS IN BRIEF



Homeownership Month

Time to achieve the American dream 13-17



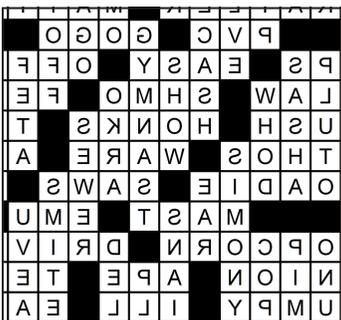
Smooth Driving

Horseshoe Bend tax dollars at work 4



Oasis at Lakeport

Family friendly entertainment on the way 7



Crossword

Fill in the blanks on: 18 Solution: 6

Overwhelming support of casino initiative has investors hopeful

By Nancy Zoellner

On Sunday, May 5 the Osage River Gaming & Convention (ORGC) turned in a petition bearing more than 326,000 signatures to the Missouri Secretary of State's Office - nearly double the number required - which moved the proposed casino one step closer to reality.

The initiative petition signed by voters "respectfully orders" that an amendment to the Missouri Constitution be submitted to the voters for their approval or rejection. Currently, Article III of the Missouri Constitution allows games of chance on gambling boats located within 1,000 feet of the closest edge of the main channel of the Mississippi and Missouri rivers only. State law caps the number of gaming licenses at 13.

The ORGC, a group of local investors, is attempting to change the constitution to allow for one more license to be granted specifically for a gambling boat located on artificial spaces that contain water and that are within 500 feet of the FEMA 100-year floodplain elevation on the Osage River between Bagnell Dam and the Missouri River. State revenue generated from this project will only be appropriated to early-childhood literacy programs in Missouri public institutions of elementary education.

However, in order for ORGC to get the initiative petition lan-

guage on the ballot for a state-wide vote in November, they were required to collect 171,592

initiative petitions, he had not yet received the casino petition. However, he said he expected it

port of sports wagering, reproductive rights, the addition of a new political party and hiking



After Second Street Associates collected the signatures for the Osage River Gaming & Convention, they then counted and organized them by county. The petition circulated in Camden County was signed by 877 people. Miller County was close behind with 706 signatures.

signatures from registered Missouri voters in any six of the eight congressional districts. That number is based on the percentage of votes cast for the governor in the last election.

The next step in the process is getting the signatures verified by election authorities in each of those districts. The signatures have to be verified before the measure can be certified and placed on the ballot.

As of May 21, Camden County Clerk Rowland Todd said while he had received four other ini-

to arrive any day.

"Once we have it, we'll be doing the same thing we're doing with the others. We'll verify each signature by comparing it to the signature that's on file with the Missouri Secretary of State's Office," Todd said. "We keep the hard copy but the secretary of state electronically stores the signatures of all of Missouri's registered voters. They're stored off-site and backed up. That way they'll always have them."

As of May 21, Todd has received initiative petitions in sup-

minimum wage.

ORGC President Andy Prewitt said they worked with Second Street Associates to collect the signatures and organize them correctly for the submission to the Secretary of State's Office.

Last fall Prewitt announced that they had partnered with Bally's Corporation on the project. Bally's currently operates more than a dozen casinos across the country, including a casino in Kansas City.

At that time, he said a Fiscal

continues on page 16

Turn to Page 16 for This Month's

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All the information you need to make the right decisions in the current market. When the waters get choppy, you can trust C. Michael Elliott to help you navigate the Lake area real estate channels.



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Armchair Pilot

By Nancy Zoellner

ST. LOUIS LAMBERT International Airport's 2023 airport master plan was approved by the FAA last year. The plan, which consolidates all commercial airline passenger activities into a single new terminal, adds a larger parking garage and includes roadway improvements. The FAA is in the process of evaluating the environmental and related social and economic effects of the plan, and is expected to have the study wrapped up by September. In the meantime, airport officials are in the process of going out to bid on architectural design. The domes will stay.

ACCORDING TO U.S. Bureau of Transportation statistics, Americans flying domestically in 2023 reported more than 2.8 million pieces of checked luggage as lost, damaged, delayed or stolen. The number seems high, especially when compared to the Kansai International Airport near Osaka, Japan. They reported that they haven't lost a single piece of luggage in almost 30 years. According to airport officials, their success can be attributed to a multilayered checking system.

LOST LUGGAGE can be a major inconvenience and even put a damper on your trip. To avoid the frustration of lost luggage, consider using a luggage tracker, which uses GPS technology to track the location of your bags in real time. Tracker or not, you should always carry medication and important documents with you. Multiple travel sites also advise using luggage tags filled out with your name, address and phone number and taking out travel insurance, which can provide coverage for lost luggage, as well as other unexpected issues. Best advice - pack light and opt for a carry-on bag.

THE TRANSPORTATION Security Administration 2024 Report to Congress included quite a bit of interesting information. According to the report, the TSA

- Is responsible for the security of over 440 federalized airports, with screening services forecasted this summer for over 23,000 domestic flights and nearly 2,600 outbound international flights per day.

- Routinely screens more than 2 million passengers, 5 million carry-on bags, and 1.4 million pieces of checked baggage daily for explosives and other dangerous items. In fiscal year 2023, 550 million travelers were screened at checkpoints.

- Provided self-defense training to

more than 5,000 flight crew members.

- Prevented a record 6,737 firearms, of which 93 percent were loaded, from getting into sterile areas and aircraft cabins. This was an increase of 195 firearms over FY 2022.

GUNS AND AMMUNITION in checked baggage are okay. Airlines deal with them all the time. However, they need to be secured inside a hard-sided, lockable container. Check with the airline to learn if they have any special requirements.

GOOD NEWS! The U.S. Department of Transportation reported that in 2023, airline service quality generally improved. Only 1.29 percent of flights were cancelled across the 10 largest U.S. airlines, which is far below the 2.71 percent cancellation rate for 2022, 1.76 percent for 2021, 5.99 percent for 2020, and 1.90 percent for 2019. Airlines didn't do as well in the on-time-flight scoring.



THOSE TRAVELING TO Africa, Southeast Asia and the Eastern Mediterranean are strongly urged to get a polio booster before they go. According to the Centers for Disease Control and Prevention, those international destinations have circulating poliovirus. Polio is a crippling and potentially deadly disease that affects the nervous system. The CDC says children and adults need to be up to date on their routine polio vaccines; adults who previously completed the full, routine polio vaccine series should receive a single, lifetime booster dose of polio vaccine.

THINKING OF VISITING Florida's Emerald Coast this summer? Allegiant Airlines recently announced they will be offering 15 nonstop flights to Destin-Fort Walton Beach Airport as part of seasonal summer service - and the list includes the Springfield/Branson Airport. The flights started in May and will be offered on Sundays, Thursdays, and Saturdays through

the second Saturday in August when the schedule will cut back. Visit Allegiant's website allegiant-air.com for fares and flights.

TIRED OF MONKEYIN' around with no monkeys? Plan a day trip to the big city. The Association of Zoos and Aquariums (AZA) came up with a list of the best and most ethical zoos that provide excellent care for animals - and the St. Louis Zoo is on it. In addition to housing some 16,000 animals and 500 animal species - everything from addax to zebras - the zoo also includes the Zooline Railroad, sea lion shows, and the Caribbean Cove where guests can watch, touch and occasionally feed stingrays. Just as great - admission to the zoo is free.

THE CRAZINESS CONTINUES. Three flight attendants recently had a break up an altercation between two male passengers on a flight from Taipei to San Francisco. According to a report from the airline, a passenger on the flight was coughing and the man next to him attempted to move to another seat. However, the seat he tried to move to was already taken by another passenger who did not want to swap. An argument quickly turned physical. With help from a couple other passengers, the attendants were able to separate the men, who were picked up by police once the plane landed.

MOVE OVER UNIVERSAL Orlando Resort. A Nickelodeon resort is coming to town in 2026. The resort will include 400 hotel rooms and condo units, and it will offer themed accommodations. Guests will also be able to interact with their favorite Nickelodeon characters like SpongeBob, Paw Patrol and Teenage Mutant Ninja Turtles. The resort will also include an Aqua Nick water park, a Club Nick kids club and themed restaurants based on those featured in Nickelodeon shows.

THERE'S NOTHING BETTER than spending time with grandkids and there's nothing quite as much fun as taking them along on vacation. However, pre-planning is imperative. When selecting the destination, consider the age and interests of the grandchild and realistically consider the effort and the budget it will take to pull it off. Nobody likes saying "No" to every request. If you're planning a trip with older grandchildren, let them get involved in the process. When you're packing, make sure you bring along a few age-appropriate books, games or electronics and don't leave the tattered blankie or favorite stuffed animal behind.

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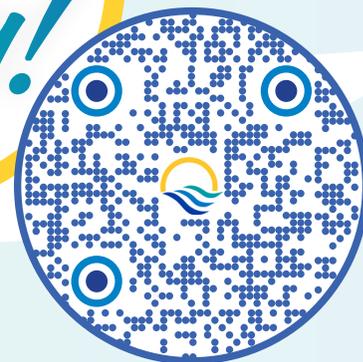
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Horseshoe Bend motorists are in the habit of smooth driving

By Nancy Zoellner

Over the past few weeks, Horseshoe Bend residents have been able to see their tax dollars at work as Elm, Sumac, Crocker and Yonkers courts, Trillium and Veronica lanes, Nassau Circle, Hardwood Drive and Anemone Road were resurfaced.

The road district is able to keep the roads in the best possible condition because the registered voters on Horseshoe Bend continue to support a tax levy of 35 cents per \$100 assessed valuation. The tax has been collected since 1962 when the Horseshoe Bend Special Road District was established. Without it, the roads would revert back to Camden County Road for maintenance.

The levy must be renewed every four years. 2024 is a year of renewal. The tax passed with a 79.2 percent majority.

Kevin Luttrell, superintendent of the HBSRD, said although the levy has always been passed by an overwhelming majority, he always gets a little nervous before the vote because of all the newcomers to the area who might not be familiar with the district.

This spring he was also a little



Despite the non-stop spring rains, the last street on the list was overlaid just in time for the Memorial Day holiday.

nervous about the paving schedule.

"We wanted to get the resurfacing done before Memorial Day weekend but the weather this spring has been a huge problem. Thankfully everything besides the weather went smoothly so we were able to get to all the roads on the list," he said.

The asphalt overlay work, budgeted at \$415,000, was handled by Capital Paving. Luttrell said after the tonnage was added up, the bill came in at \$414,976.

But that's not all that was done this spring. In addition to clearing ditch lines in advance of spring rains, road district crews have been busy with crack sealing, which is done on an as-need basis, and striping, which is performed on a rotating basis. The Parkway is striped every year, the main roads are striped every other year and the secondary roads are striped every three years.

"Unfortunately, our striper went down and we just got the parts for it so we're going to get it fixed and finish that job," Luttrell said.

They've also started replacing galvanized culverts with ADS

corrugated plastic, which doesn't rust and holds up longer. Over the coming weeks, in addition to cutting the grass along rights-of-way and spraying shoulders for weed control, they'll be doing patchwork and shoulder work and tackling other issues that pop up.

"We always stay busy because we stay on top of things," he said. "We're trying to stay two years ahead getting roads ready for paving. In fact, Country Club is on the list for next year and it's already ready to go. It's the residents' tax money so we want to make sure everyone sees progress."

Luttrell reminded residents that before they replace their trash enclosures they need to call the office and set up an appointment for him to look at the planned location. "Sometimes people unknowingly build on right-of-way so it has to be moved. I'm happy to stop by so they can avoid problems and money down the road."

He also said the road district still has a few streets available for adoption. For more information on the Adopt-A-Road program, stop by the office, located at 134 Verbena Road, or call 573-365-2832.

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Seniors Corner

Tech-Savvy Living: A Guide to Property Technology for Seniors

Property technology is shifting how people buy, sell, and manage their homes and real estate transactions. Although several different types of technology are used in the housing industry, here are three types you may benefit from adopting.

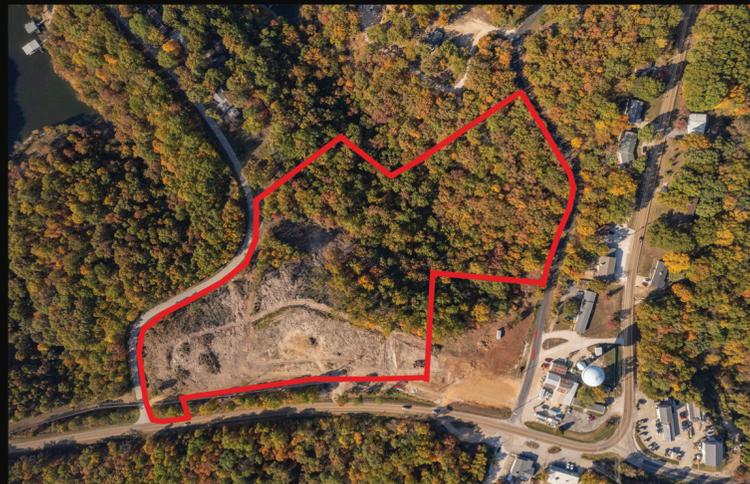
1. SMART HOME TECHNOLOGY Smart home technology offers many benefits, including increased comfort, convenience, and safety. These devices allow you to control different aspects of your home, such as lighting and security cameras, through smartphone apps or voice commands. Smart home devices like motion sensors and automated medication dispensers can also help monitor daily activities and provide timely reminders. To learn more, refer to Smart-Home Technology for Aging in Place by the National Association of REALTORS®.

2. PROPERTY SEARCH TECHNOLOGY Searching for properties online has revolutionized the home-buying process for older adults. Leading property search engines like Realtor.com provide extensive listings with detailed information, highquality images, and virtual tours. This allows you to explore potential properties from the comforts of home on your own device. With a Seniors Real Estate Specialist® (SRES®), you can navigate these platforms confidently, receiving expert assistance searching for and listing homes. While apps can be valuable in helping you visualize a property, the guidance of an experienced, trusted professional will make your transaction smoother.

3. ACCESSING PROFESSIONAL SERVICES Another way to use tech to manage your home is to use apps and websites to research professional service platforms like Angie's List, HomeAdvisor, and Thumbtack. These resources provide comprehensive databases of vetted contractors and service providers. These services can help you find reliable help for home maintenance and improvement projects, all from your smartphone or tablet. Easing the home-buying process, simplifying your property management routine, and saving you time and hassle are big advantages of real estate technology. Utilizing these platforms can help you navigate the complexities of homeownership confidently and easily, and allow you the benefits of tech-savvy living in your golden years.

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Lake Ozark PD under new leadership

By Nancy Zoellner

With the full support of the board, James Boren, a 19-year veteran of the Lake Ozark Police Department, was sworn in as the city's new chief of police.

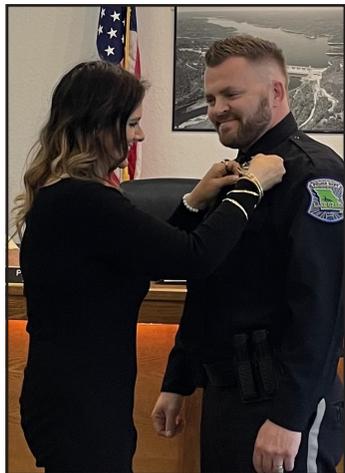
He had been serving as interim chief since February, when former chief Jeff Christiansen retired.

Boren began his employment with Lake Ozark as a dispatcher. He was later sponsored by the city to attend the law enforcement academy. After graduating from the academy in 2007 he began his career as a patrol officer in Lake Ozark, climbing through the ranks of corporal, detective, detective sergeant, and lieutenant before agreeing to take the position of interim police chief.

Both Mayor Dennis Newberry and City Administrator Harrison Fry, who were part of the hiring committee, had high praise for Boren at the swearing in ceremony.

Fry said since February, multiple special events had occurred in a safe and sound manner, difficult personnel matters had been addressed, and public response to policing had been positive.

"As a result, the committee views this interim period as a success in all areas. I think this



is something that the whole community should be really excited about the same way I am," Fry said. "Chief Boren was a lieutenant when I came on as assistant city administrator four years ago and pretty early on we and a couple of the guys in Public Works formed a middle management group to find ways to make the city and operations better. I got to be close to Chief Boren during that time and consider

him a friend and certainly a very good, positive co-worker. I'm very thankful that in the past few months he picked up the interim role and that he was willing to put an application in for this job. As somebody who coordinated the hiring process, we went through a lot of qualified people. It was difficult to get to a point of saying 'no' to other candidates but it was always a 'yes' to James - and they were always easy 'yesseses.'"

Newberry said that as a former restaurant owner on the Bagnell Dam Strip, he had seen Boren interact with the business community and was pleased with his willingness to work with business owners to find solutions.

"James clearly has as much support as I've ever seen with any officer from both our community and our businesses and that's very important for small town like this," Newberry said. "He will be a great asset to the city."

In front of a roomful of family, church family, friends, co-workers and well-wishers, Chief Boren raised his right hand and promised to uphold the Constitution of the United States, the Constitution of the state of Missouri and

the ordinances of the city and to faithfully demean himself while in office.

After the swearing in ceremony and his wife Heather pinned on his badge, he thanked everyone for their support.

"I think our city is special and while there is no perfect police department our department is going to work hard to be as perfect as we can and get as close to that as possible. We've got a great staff right now with great supervisors," Boren said. "I think everybody knows that my goal is to operate with the most integrity we can and treat people like people. I think we have folks in our department right now for that job. Thank you very much for trusting me with the near future. I do appreciate it."

Fry said the committee reviewed nine applicants who each presented a unique background in law enforcement serving in large, small, and mid-sized departments throughout Missouri and other areas. He said throughout the process of reviewing applications, resumes, given references, and publicly available information on all candidates, the hiring committee was in full, undivided agreement in which candidates would be considered

as finalists for interviews and which would not move forward in the process.

"During and after conducting interviews with two finalists, performing more thorough background investigations into their POST records, credit, criminal history, and having further conversations with references, we provided both finalists a series of follow-up questions to determine how well they would be able to serve the needs of the department, and if the department in Lake Ozark would be an ideal fit for them as well," Fry said. "After reviewing all possible relevant and available information, the committee was again unanimous in its decision to recommend Mr. Boren for appointment."

Fry said the new chief has expressed a desire to approach the job from the bottom up, planning to work nights, weekends, holidays, and events in the same capacity as patrol officers, "leading from the front and providing a supportive and teaching example. His experience in leading investigations and operations, grant writing, and providing other varieties of technical assistance to the department will serve our agency and community well.

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Oasis at Lakeport will positively impact the area

By Nancy Zoellner

If all goes as planned, the Lake of the Ozarks is just one year away from having an amusement park offering 25 acres of rides - including roller coasters and a 200-foot-tall observation wheel.

But that's not all. When completed, the Oasis at Lakeport, the \$400 million project located at Highway 54 and Jeffries Road next to the Grand Glaize Bridge in Osage Beach, will also include an indoor waterpark, restaurants, a 200-slip marina, a 402-room Marriott Resort and Conference Center with 30,000 square feet of conference space, and a 1,000-space parking garage.

After many months of blasting and moving dirt, the owners of the Oasis at Lakeport held a groundbreaking ceremony on May 23. Osage Beach Mayor Michael Harmison, Fred Ross, Big Thunder owner and an investor in the Oasis project, and others shared their perspective of the project and developers discussed the timeline, saying they anticipate completing first phase of the project, which will

include the amusement rides, marina, and a restaurant, in time for the 2025 tourist season. The rest will follow in 2026.

Lead developer Jeff Tegethoff told the crowd gathered for the ceremony that they already had bookings for more than 25 conferences representing more than 15,000 room nights. Once completed, they expect to see 600,000 visitors a year taking advantage of all the development has to offer.

After thanking Osage Beach officials and others who had been part of the process, he said that at Tegethoff Development one of their core values is "together we accomplish more. We use the acronym TWAM."

Although they had faced obstacles as well as criticism from naysayers, Tegethoff said they continued to push forward, adding that the biography of Bill Marriott, "Success is Never Final," and Marriott's creed that "hard work will pay off but success is never final" served as an inspiration on the project.

"To the Marriott team here today, hearing your 'Yes' on this project was one of the first

signs that we were on the right path. Serendipitously, Fred and I signed our franchise agreement with them on March 27, 2023 which is my birthday. But probably the greatest sign was hearing from you the story of the first Marriott - the Twin Bridges Motor Hotel later known as the Twin Bridges Marriott that opened in January 1957," Tegethoff said. "That 370-room property in Arlington, Virginia established Marriott in the hotel business. With the success of the first hotel Marriott opened the second property in 1959 called the Key Bridge Motor Hotel, which was later known as the Key Bridge Marriott in Roslyn, Virginia. Both of these hotels - the first and second Marriotts ever - were next to a bridge on a body of water. Knowing that this was a deliberate strategy for Mr. Marriott gave us all chills."

He said although the Lake of the Ozarks has long had a significant and positive impact on tourism, which is the second largest economic driver in the state, the lake area has not fully benefited as much as other regional tourism locations that en-

joy fulltime year-round employment and sales tax generation. "Those statistics change today," Tegethoff promised, listing a few of the economic benefits of the project.

He said \$420 million in development costs and over \$100 million in new public infrastructure were spent supporting over 1,000 construction jobs, including over \$150 million on skilled labor. Those jobs will produce over \$100 million in new sales-tax-driving revenue and over \$20 million in local payroll that will, in turn, get spent at local businesses.

"When we work together, economic development works. It's just that simple," Tegethoff said, going on to compare tax revenues over the next 23 years without and with the development.

- The property will go from generating \$1 million in total taxes to \$115 million - \$5 million per year on average.
- Sales tax dollars would go from zero to \$45 million.
- The Osage Beach Fire Protection District would go from \$200,000 to \$26 million.
- The Camdenton R-III School

District would go from collecting \$700,000 to collecting \$23 million.

- Camden County will increase from \$40,000 to \$20 million.
 - Lodging taxes will go from zero to \$27 million.
 - \$25 million in real estate taxes and \$20 million in personal property taxes will be collected by the various taxing districts.
- "What does that mean? It means better roads and bridges, better libraries, more money for senior citizens, more money for the developmentally disabled, more money for the fire district, more money for the school district to invest in children and teachers, more money for the county, more money for the city, more money for the state," Tegethoff said. "That, my friends, is the definition of TWAM - together we accomplish more."
- Osage Beach City Administrator Jeana Woods said after working behind the scenes with developers on the paperwork, it is exciting to see the project move forward. "Big things are happening in Osage Beach. The city is moving to a new level."



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As seasons rolls around, bicyclists and motorists need to know and follow the rules of the road for safety

By Nancy Zoellner

Experts agree - bicycling is not only a good way to enjoy the outdoors - it's also good exercise for all ages and fitness levels. However, at the Lake, where bicycle lanes on roadways are non-existent and the majority of the roads are hilly and curvy, it can also be dangerous.

To keep everyone safe, the Camden County Sheriff's Office shared some of the laws governing motorists' interactions with bicyclists.

307.188 RSMO Rights and duties of bicycle and motorized bicycle riders states, "Every person riding a bicycle or motorized bicycle upon a street or highway shall be granted all of the rights and shall be subject to all of the duties applicable to the driver of a vehicle as provided by chapter 304," with some exceptions.

Explanation: Motorists must treat bicycles with the same regard as they would any other vehicle; bicyclists have the same rights under traffic law as do other vehicles.

304.012 RSMO requires motorist to drive in a careful and prudent manner "and at a rate of speed so as not to endanger the property of another or the life or limb of any person and shall exercise the highest degree of care."

Explanation: Motorists may not do anything, even something that otherwise appears to be legal, that endangers a bicyclist, pedestrian, or other motorist.

According to **304.678 RSMO**, operators of motor vehicles overtaking a bicycle that is driving in the same direction are to leave a safe distance when passing the bicycle and "shall maintain clearance until safely past the overtaken bicycle." Violators can be found guilty of an infraction unless an accident is involved, in which case it shall be a class C misdemeanor.

Explanation: When passing a bicycle, you must leave a safe distance when passing and not return to the right part of the road until safely past the bicyclist. Passing unsafely is a traffic offense punishable by driver license points, fines, and, if an accident results, even jail."

Although the law does not define "safe," several bicycling organizations recommend passing only when motorists can leave at least 3 feet between the vehicle and the bicycle.

04.016.4 When passing is al-

lowed. No vehicle shall at any time be driven to the left side of the roadway when approaching the crest of a grade or upon a curve of the highway where the driver's view is obstructed within such distance as to create a hazard in the event another vehicle might approach from the opposite direction.

Explanation: Motorists often attempt to pass bicyclists as they are traveling around curves or approaching the crest of a hill. But squeezing dangerously past the bicyclist or pulling blindly



into the oncoming lane are both illegal. So if the lane is wide enough to pass the bicyclist, leaving a safe distance between your vehicle and the bicyclist, while remaining on the right half of the road, then you may pass. However, if safely overtaking the bicyclist requires you to pull onto the left side of the roadway, then the law requires you to wait behind the bicyclist until your view ahead is clear.

Sgt. Scott Hines, public information officer for the Camden County Sheriff's Office, said he would not enforce a lane violation on a vehicle if the driver was safely passing a bicycle on a two-lane road, using the center turn lane to pass.

"If the vehicle is operated in an unsafe manner, that may require enforcement based on officer discretion, but I think you are fine to pass a bicycle in the turn lane provided it is safe to do so and the vehicle is not approaching a blind hill or curve," he said.

Missouri State Statutes also address bicyclists' responsibilities.

• Riding bicycle on sidewalks in a business district is prohibited. When riding a bicycle upon a sidewalk, the rider is to yield the right-of-way to any pedestrian

and give an audible signal before passing the pedestrian.

• Riding bicycles by attaching to another vehicle is prohibited.

• Bicycles must be equipped with brakes that will allow the driver to stop the bicycle within 25 feet from a speed of 10 MPH on dry, level, clean pavement.

• Every bicycle used on a roadway after dark must be equipped with a front-facing lamp that emits a white light and a rear-facing red reflector, as well as reflective material and/or lights on each side of the bicycle.

• Bicyclists must also ride as near to the right side of the roadway as is safe except when making a left turn, when the lane is too narrow to share with another vehicle, or on a one-way street. Bicyclists must obey all traffic signals and signs, the same as drivers of other vehicles and they must use hand signals when making turns, slowing, or stopping.

Penalties for violating bicycle laws in Missouri include fees of \$5 to \$25 for riders 17 years of age and older. For lawbreakers under the age of 17, a law enforcement officer can impound the bicycle for a maximum of five days.

According to the Missouri State Highway Patrol, although not required by state law, wearing a bicycle helmet while riding is one of the most important things people can do to protect themselves. Between 70 and 80 percent of fatal bicycle crashes involve head injuries. Statistics show bicycle helmets are 85 to 88 percent effective in reducing total head and brain injuries. Every "approved" helmet contains a dense liner that crushes and absorbs most of the energy upon impact during a bicycle collision and the straps and buckle keep the helmet secure.

Managing Rental Property

A Fully Equipped Kitchen

One of the biggest draws to renting a home or condo over just staying in a hotel room is the fact that you get a full kitchen. Let's face it, eating out for every meal can get expensive, especially if you're on a weeklong vacation. The ability to prepare some meals "at home" is a great way for those budget travelers to save some money while on vacation.

That means they expect your kitchen to be equipped with everything needed to prepare some easy meals. Think spaghetti, frozen pizza, pancakes and eggs. We've had a lot of experience with what people want and need in a vacation rental kitchen, so we've got a list of must-haves that we like to share with our new owners coming on board.

A standard coffee pot is a necessity. Even if you have a Keurig, some people don't like to wait on single-serve cups if they have a large group that drinks coffee. Guests love to have both options available so they can use what's convenient for their group. Other small appliances that are necessary include a 4-slot toaster and a blender. Optional items that guests enjoy could include an air fryer, crock pot and countertop ice maker.

Think about what types of cookware and utensils you have available. You'll want to have a large pot for spaghetti and a spaghetti spoon. A nice set of frying pans, as well as turners and spatulas, can be used to cook a variety of things for breakfast, lunch and dinner. Make sure you have a pizza pan, or two depending on the size of your property, and a cookie sheet. An ice cream scoop, can opener, cork-



Erin Burdette

screw and bottle opener should all be on your list of needed kitchen items as well.

Lastly, you want to make sure you have enough dishware and eating utensils for the number of people that your property sleeps. If you sleep 8 people, and only have a set of 6 plates, bowls, cups, spoons, forks, etc., that's not going to allow everyone to eat at the same time, and they'll be doing a lot of dishes during their stay.

Making sure your kitchen is fully equipped with everything a guest might need during their stay at your home or condo is one thing that could keep guests coming back time and time again. If they have to go out and buy a bunch of items during their stay just to be able to cook a meal or eat out every meal because there's not what they need in your kitchen, they're going to look for somewhere else next time.

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

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Ribbon Cuttings



The Camdenton Area Chamber of Commerce proudly recently held a ribbon-cutting ceremony marking the Grand Opening of Design & Print Co.'s new expansion in downtown Camdenton. The event was attended by friends, family, clients, Chamber Board and Staff members, Dogwood Royalty, and neighboring businesses. Design & Print Co., a family-run printing company, unveiled its enhanced facilities at 108 W. US Hwy 54, Camdenton amidst much excitement and anticipation.



MayeCreate Design, a leading web design company, celebrated with a ribbon-cutting ceremony recently to mark the grand opening of its new office location in downtown Camdenton. The event was attended by Chamber Board and Staff, Dogwood Royalty, neighboring businesses, and local business peers. Situated at 102 W. US Hwy 54 Suite A, above The Keg Room, call 573-447-1836, or email info@mayecreate.com.

Small business success starts with SCORE

Starting and then running a business is a huge undertaking. At some point along the way, small business owners realize that they don't have all the answers - and that they might not even know the right questions to ask. That's where SCORE can help.

June's menu of live webinars provides tips for those just beginning a business and those who have been in it a while but who want to expand. All live webinars are free and attendees will receive free business resources and a link to this webinar recording.

This month, the one-hour webinars all begin at noon. Visit SCORE.org and click on the "Upcoming Events" tab under "Workshops and Events."

The One-Page Business Plan: Kickstart Your Launch - June 11

Having a solid, well-defined business plan is essential for the success of your business, and we're excited to help you achieve it!

Join us for an informative webinar led by two top experts, Jocelyn Ring and Brian Moran, who have decades of experience advising small business owners. They will guide you step-by-step through building a strong foundation for

your business using a one-page business plan.

Plus, you'll receive a helpful PDF workbook to assist you throughout the process, which you can download during the webinar. Don't miss out on this opportunity to take your business to the next level!

How to Start a Business That Lasts - 3 Important Business Lessons - June 13

Get ready to be inspired as Christina Moffatt, a former successful cupcake and dessert bar owner, shares her top 3 lessons for growing a thriving business.

You won't want to miss this unique opportunity to learn from someone who has been on the frontline. Christina's stories and strategies will leave you feeling motivated and confident in your ability to cultivate new opportunities for personal and business growth.

You'll learn:

- How to find your business niche
- A fresh perspective on savings and investments
- where to find the support you need to grow

Don't miss out on this informative and engaging event!

B2B Sales 101 - How to Develop an Effective B2B Sales Strategy - June 25

Are you interested in learning about how businesses sell products and services to other businesses? Unlike direct-to-consumer sales, B2B sales can be complex and have higher stakes, but the benefit is that the customers are higher-paying clients. Mastering a B2B sales strategy is essential for any business looking to grow in the competitive market.

Join bestselling author and popular SCORE presenter Steve Strauss as he guides you through proven B2B sales strategies for attracting high-paying corporate clients. In this webinar, you will gain valuable knowledge on navigating the complexities of B2B sales. Don't miss this chance to learn from top experts and elevate your B2B sales strategies!

What you'll learn:

- How to identify and pursue sales opportunities within the B2B market
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“Insurance Talk”

Usage Based Insurance Offers Rewards for Good Drivers



Katie Peacock, CISR

You might think that you are paying too much for your automobile insurance even though you have never had an accident or a traffic ticket. Being a good driver is not just about not getting traffic tickets or not getting into accidents, its all safe driving habits. Most companies offer discounts for being an accident free or ticket free driver but are you earning the maximum discount you can?

If you are looking for a way to make your automobile insurance reflect your safe driving habits, then usage-based insurance just might be the tool you need. Usage based auto insurance has potential benefits that might be a better fit for you then your traditional automobile insurance, but it is not for everyone.

The technology used to track your car's date depends on the automobile insurance company. Some companies offer a device that plugs into the vehicle's on-board diagnostics port, some use an app on your smart phone, and some companies are even using the systems built into your car (example: OnStar). With the mobile application it does not matter if your vehicle has the port under the dash. The plug-in device might be a better fit if you have multiple vehicles and one of them just sits

Depending on the insurance company's window of time they collect data for you could be using the program anywhere from 90-365 days typically. Some of the items that the company's us-

age-based insurance programs look at are rapid acceleration, hard breaking, idle time, miles driven, time of day your driving, and if you are using your phone while driving. On the mobile app side of the programs they can tell if you are a passenger in a vehicle or riding the bus. With most companies on the mobile app side you have the capability to change or delete trips. For example, if you were a passenger on one of the logged trips but it registered wrong you would be able to change that. Some company programs have the capability to send notifications if a driver has gone over the speed limit or the driving is outside of the good driving parameters; this would be a great thing for parents of teen drivers.

Some usage-based insurance programs could have a negative impact on your auto insurance, but others usage-based programs give you a discount for signing up to use the program; like Nationwide & SafeCo. I would recommend checking with your auto insurance agent to see what kind of usage-based insurance program is available with your insurance company and find out if its going to be a good fit to save you money.

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MSA provides training for jail staff

By Nancy Zoellner

County jails are not prisons. In Missouri, county jails are, for the most part, short-term holding facilities. Cells are typically occupied by those who have been arrested on warrants, those who have been charged and are waiting for their day in court, and those who have been sentenced and are waiting to be sent to prison. Although some offenders sentenced to serve a small amount of time (less than a year) may be housed in the local jail for the duration of their sentences, they usually account for a small percentage of the population.

A lack of training in any job can result in confusion, embarrassment, and inability to make proper decisions. In the already stressful conditions of a jail, confusion, embarrassment, and uncertainty are precursors to low morale, which leads to high employee turnover. And high employee turnover means low numbers of adequately trained personnel, understaffed jails, dangerous conditions for everyone and a lot of liability for sheriffs.

That's why in 2011 the Missouri Sheriffs' Association (MSA) start-

ed providing jail administrator training conferences. This year's week-long training conference, held earlier this month at Margaritaville Lake Resort, was attended by more than 150 sheriffs, jail administrators, and their staff members. Staff members from Camden, Miller and Morgan counties were at the conference.

Jeanne Merritt, marketing director and jail training coordinator for the MSA, said that while organizing the conferences takes a lot of time and a lot of work, the conferences are vital to the safety of the staff, the detainees, and the community.

"No one has any idea what goes on inside our county jails. They are

a sheriff's biggest liability so it's important that the sheriffs have knowledgeable employees that they can count on. Their jobs can be overwhelming, especially for the younger jail staff. That's why it's important for us to provide the best training we can," she said.

This year's conference kicked off with a complimentary golf tournament at The Oaks Golf Course. The following day, in addition to an early morning training session, attendees had an opportunity to visit with representatives from 57 different companies that offer products and services used in and by jails and sheriffs' offices. The rest of the week was spent in the "classroom," learning. Topics ranged from the "nuts and bolts" of jail operations - like how to develop an emergency action plan for jails, to the importance of peer support for staff and the benefits of Crisis Intervention Team training. The conference ended with a round-table discussion where attendees were invited to share issues they had experienced and get advice from seasoned administrators.

Wednesday's agenda also included an awards luncheon where Sergeant Katarina Stariwat with the Miller County Detention Center was presented with the Jail Officer of the Year Award.

Sgt. Stariwat was nominated by Miller County Jail Administrator Capt. David Hannon. He wrote that Sgt. Stariwat has demonstrated "outstanding dedication, professionalism, and commitment to the safety and well-being of both staff and inmates within the Miller County Adult Detention Center. Sgt. Stariwat consistently goes above and beyond the call of duty. She has shown exceptional leadership skills and has been instrumental in implementing innovative programs aimed at inmate rehabilitation and reducing incidents of violence within the facility. Her ability to effectively communicate and de-escalate challenging situations has significantly contributed to maintaining a safe and secure environment for all."

Capt. Hannon also praised Sgt. Stariwat for her ability to delegate

tasks efficiently and effectively, adding that she has a keen understanding of each team member's strengths and weaknesses which allows her to know how to best set up the team for a successful day. "She sets clear expectations and provides necessary resources; she ensures that every team member knows their role and feels empowered to contribute. Her approach not only streamlines our workflow but also fosters a sense of trust and accountability within the team."

Business owners who would like to become honorary members of the MSA should visit mosheriffs.com. Businesses get a plaque, window decal and subscriptions to The Missouri Sheriff and Missouri Jails magazines.

BY THE NUMBERS

According to Capt. Brian Vinson, jail administrator at the Camden County Detention Center, as of May 21, Camden County's 147-bed detention facility was holding 105 detainees - 84 males and 21 females. "Currently we have no sentenced inmates. However, when we do, most sentenced inmates serve their time on weekends," he said, adding that they saw 2,500 detainees pass through the jail in 2022. They house for all municipalities within Camden County and changes of venue for surrounding counties - and they do it all with 32 full-time staff members - seven who are POST certified. Camden County also has two transport deputies who retrieve inmates from around the state for court appearances.

Capt. Hannon said that as of May 23, Miller County's 112-bed Detention Center had 55 in custody - 46 males and 9 females. During all of 2022, they admitted a total of 990 males and 371 females, putting their average daily population (ADP) at 53 - 43 males and 10 females.

"We have 19 detention officer spots. However, only 13 spots are filled. We have two who are going through the academy and will become commissioned in November. Other than that, I am the only one holding a commission in our facility," Capt. Hannon said. As of May 23 they did not have anyone serving a sentence at the Miller County facility.



Sgt. Katarina Stariwat with the Miller County Detention Center was named Missouri's Jail Officer of the Year. She was nominated by Miller County Jail Administrator Capt. David Hannon.

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Grants available for low-income household septicics

By Nancy Zoellner

The Missouri Department of Natural Resources recently provided \$2.5 million to replace failing onsite wastewater treatment systems - septic tanks - in certain central Missouri watersheds.

adjusted gross household income of less than \$61,043. Eligible homeowners can receive from 80 to 100 percent in grant funding, depending on their household income. They must also own the home where the failing septic is

located and the home must be a single-family dwelling that is occupied by the applicant. Rental homes are not eligible. In addition, the septic system must treat only the wastewater for their single-family dwelling and not be part of a cluster system.

Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance, said the homes at Lake of the Ozarks can be located anywhere in the watershed; they don't have to be right on the water.

"These are rough numbers but if your annual income is around \$45,000 or less this grant will pay up to \$40,000 to replace a failing septic tank. If your income is around \$61,000 or less but above the \$45,000 the grant will pay \$30,000 to replace a failing system," Swall said.

"We decided to work together and share the money instead of competing with each other. They wrote the grant and were

successful so we are sharing the \$2.5 million, but it's available on a first-come, first-served basis and when the money is gone, it's gone," she said. "That's why those who think they might qualify should visit H2Ozarks.org, which is administering the grant, as soon as possible to apply."

She said Jerry Harmon, program director for the non-profit water quality organization, will walk applicants through the process, "Because they administer the grant, it's very important to work with him, step-by-step all the way through the process."

Swall said once the letter of inquiry is completed and an income tax return confirms the applicant meets the income requirements, a dye test will be run to verify that the system is failing. If it is, a soil test will be conducted, then an engineer will design the system and the county health department will issue a construction permit. The applicant will be required to get three bids based on the engineer design. Swall said unless there are extenuating circumstances, the homeowner will be required

to go with the lowest bid. "All contractors used in the process must be on the state's 'approved' list, which Jerry will provide, but the really nice part is that the grant will pay all of these contractors directly so the homeowner doesn't have to come up with any money," she said. "Most people don't have an extra \$30,000 to \$40,000 laying around the house, especially when that's their total annual income, so this will make it possible for them to get their system replaced."

Swall said a lot of people think their septic system is okay because it hasn't backed up, "but that's not always the case. With our growing population, we need to grow smart and protect the Lake's water quality. Who doesn't want to protect their investment - especially with the price of houses today! We're not an Army Corps of Engineers lake, we're a large private lake so it's up to us to be good stewards and do what's needed to keep our beautiful Lake healthy."

For more information visit H2Ozarks.org/moseptic or call Swall at 573-434-4400.



Eligible project areas include subbasin watersheds at Lake of the Ozarks - from Truman Dam to Bagnell Dam, and at Table Rock Lake, Flat Creek, Lake Niangua, Pomme de Terre Lake, and Harry S. Truman Reservoir.

However, there are restrictions. Applicants must have an

located and the home must be a single-family dwelling that is occupied by the applicant. Rental homes are not eligible. In addition, the septic system must treat only the wastewater for their single-family dwelling and not be part of a cluster system.

Donna Swall, executive direc-



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The Impact of Mobile Marketing on Consumer Behavior



Mike Waggett

In today's digital age, mobile devices have become an integral part of our daily lives. The increasing dependency on smartphones and tablets has significantly influenced consumer behavior, reshaping how businesses approach marketing. Mobile marketing, the practice of reaching consumers through their mobile devices, has emerged as a powerful tool for brands to engage with their audience effectively.

interaction and loyalty.

Leveraging Mobile Marketing

To effectively leverage mobile marketing, businesses need to adopt a strategic approach:

The Rise of Mobile Marketing

According to recent studies, more than half of all internet traffic now comes from mobile devices. This trend has compelled businesses to optimize their marketing strategies for mobile platforms to stay relevant and competitive.

Optimize for Mobile: Ensure that your website and emails are mobile-friendly. Responsive design enhances user experience by adapting the layout to fit various screen sizes. A seamless mobile experience can reduce bounce rates and increase conversions.

Consumer Behavior Shifts

Mobile marketing has dramatically altered consumer behavior in several ways:

Embrace Social Media: Create mobile-centric social media campaigns. Use visually appealing content, such as videos and infographics, to capture the attention of mobile users. Engage with your audience through comments, messages, and live sessions to build a community around your brand.

Increased Accessibility: Mobile devices provide consumers with constant access to information and services. This accessibility has shortened the decision-making process, as consumers can research products, compare prices, and make purchases on the go. The convenience of mobile shopping has led to a surge in impulse buying.

Leverage SMS and Push Notifications: Use SMS marketing and push notifications to send timely and relevant messages directly to consumers' mobile devices. These channels are effective for promoting flash sales, event reminders, and personalized offers.

Personalized Experiences: Mobile marketing allows brands to deliver personalized content and offers based on user data such as location, browsing history, and preferences. Personalized marketing messages resonate more with consumers, increasing engagement and conversion rates. For example, a local coffee shop can send a push notification about a special discount to nearby customers.

Incorporate Location-Based Marketing: Implement geofencing and beacon technology to send location-specific offers and notifications. This approach can drive foot traffic to physical stores and enhance the customer experience.

Social Media Influence: Social media platforms are predominantly accessed via mobile devices. Consumers are influenced by social media content, including reviews, recommendations, and advertisements. Brands leveraging mobile-friendly social media campaigns can reach a broader audience and create a stronger online presence.

Mobile marketing has revolutionized consumer behavior, making it essential for businesses to adapt their strategies to this dynamic landscape.

If you would like to schedule a free strategy call with our team of experts, head over to www.mswinterativedesigns.com to schedule it with us.

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Helping families into moderately priced homes

By Nancy Zoellner

In late May the Lake Area Community Development Corporation (LACDC) took a giant step forward in its mission to expand the availability of workforce housing.

The group, formed to provide funding opportunities for home buyers and builders and leverage local resources to make that happen, closed on the first of what they hope will be many homes that they can renovate and then sell to lower income families.

A study funded by the Lake Ozark Regional Economic Development Council, which showed a huge deficit in affordable housing, was the catalyst for LACDC's formation.

Richard Ross, president of the CDC, said the idea of flipping a home started with the Camden County Commission providing the group with \$250,000 seed money.

"The county gave us an ARPA (American Rescue Plan Act) grant. We were looking for different ways to use it to affect housing and initially we planned to build. I think we eventually will, but with these funds we had to work with what was allowed by ARPA," he explained, adding that they had to spend or at least contract on the ARPA funds by June 30 or they had to give it back. "We found an older home in Camden that needed to be refurbished, which was an allowable expenditure, so we decided to purchase it. We're going to rehab it and offer it to folks at 80 percent median income. We're hopeful that the person will finance through the USDA 502 Direct Packaging program that only not-for-profits can offer."

The program, which is available in this area only through the LACDC, provides a path to homeownership for families in the low-to-very low-income range as defined by the median income in the county where the home is located. Ross said the interest is typically 2 to 2 ½ percent lower than traditional loans. If the buyer gets pre-approved for the USDA 502 program, they'll be able to buy the house, completely renovated, with a payment as low as \$1,000 per month - with no money down.

According to loan guidelines, buyers must receive pre-approved qualification and a Certification of Eligibility (COE). Ben Holt is the USDA packager and handles the USDA 502 Direct Program. He can

be reached via email at Benjamin.holt56@gmail.com or by phone at 660-227-9892.

Guidelines also state that borrowers who participate in the program must take an online home ownership education course and complete other necessary homeownership requirements. However, if the applicant has been a homeowner within the past three years the course requirement is waived.

Ross said because they have a limited amount of money for rehab, they are in the process of going through the house and prioritizing projects, deciding, for instance, which is more important to replace - the old roof, the old air conditioner, or the old siding.

"We can only put so much money into it and we're all volunteers so there's only so much we can do. However, our group includes different folks in the industry and they know contractors that they've worked with so hopefully we'll find some who will do the work at cost," he said. "For instance, Mark Shellenberg, who's the vice president at Central Bank in Laurie and treasurer for LACDC, found a tree service who will take care of the overgrowth just for a donation receipt."

Ross said once they've completed renovating the house, they'll put a "For Sale" sign up in the yard and sell it at a price that will allow them to cover the costs so they can buy another home and do the same thing.

"We'd like to eventually be able to hire a director who could look for grant money that could be used to offer incentives to builders who would put in low cost or multifamily. We learned of a grant opportunity through some electric cooperatives that could become a revolving loan fund, but I don't know how that would work because since COVID the builders have been very busy," Ross said.

Contractors interested in working with the LACDC to provide affordable housing or those who want to know more about the program should contact Ross at 573-286-0015.

"We really appreciate the county commissions for giving us seed money to get this going. They stepped out their comfort zone, recognizing that we are trying to do good for our community, because they wanted to help," Ross said.

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Overwhelming support

continued from page 1

Note Summary provided by the state auditor's office projected that the Lake Ozark casino would generate "ongoing admission and other fee revenue of \$2.1 million annually to local tax jurisdictions city and county, and annual gaming tax revenue of \$14.3 million to Missouri schools." The state auditor's office based its estimates for anticipated gaming revenues and taxes on the Century Casino in Cape Girardeau, which generates less than \$62 million per year and is the second lowest grossing casino in the State.

"Assuming the Osage River Casino gets approved and does \$100 million in revenue per year, the state will receive \$22.8 million per year in tax revenue and the city of Lake Ozark and Miller County will receive \$4.06 million in additional tax revenue each year," Prewitt said.

A press release issued by ORGC stated the multi-faceted tourism resort will include a new gaming casino, hotel, convention center, food/beverage options, spa, and

other attractions that will provide a year-round economic boost to the region. The project is expected to create 500 construction jobs and 700 to 800 permanent jobs.

According to a site plan presented at an earlier Lake Ozark Board of Aldermen meeting, the casino building and parking lot will take around 20 acres of the total 90 acre Eagles' Landing Phase 4 property, all of which is located in the city of Lake Ozark and Miller County. The other 70 acres will be used for the hotel and convention center and retail. A 22-acre strip of land adjacent to the development will be developed as work force housing.

"On behalf of ORGC, and all of the lake residents and businesses that will benefit from this commercial development and the infrastructure improvements associated with it, we would like to thank all of the people who helped collect signatures and all of the Missourians who agreed to sign the petition and bring this development one step closer to reality," Prewitt said.

Ribbon Cuttings



The Camdenton Area Chamber of Commerce is pleased to announce the successful ribbon-cutting ceremony for one of their newer members, 1776 Bar & Grill. It was attended by the Board and Staff of the Camdenton Area Chamber of Commerce, alongside loyal customers, supportive family members, and esteemed local business peers. For more information about 1776 Bar & Grill, find them on Facebook at 1776 Bar & Grill or visit them at 9051 US Hwy 54, Macks Creek.

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As the Lake Churns

Market view

All data based on information from Lake of the Ozarks Board of Realtors MLS.

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



Real Estate and Lake News with C. Michael Elliott

2021-2024 Comparison Lake of the Ozarks					First Quarter	
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2021	224	\$130,564,452	85	\$582,877		
2022	164	\$104,048,784	87	\$634,444	-27%	-20%
2023	121	\$76,359,042	50	\$631,066	-26%	-27%
2024	111	\$84,748,659	52	\$763,501	-8%	11%
Residential, Villas & Townhomes Offshore						
2021	271	\$60,588,604	90	\$223,574		
2022	257	\$66,952,065	73	\$260,514	-5%	11%
2023	179	\$46,722,905	61	\$261,022	-30%	-30%
2024	204	\$59,880,728	49	\$293,533	14%	28%
Waterfront Lots						
2021	39	\$6,715,900	251	\$172,203		
2022	40	\$8,836,400	135	\$220,910	3%	32%
2023	28	\$6,272,400	231	\$224,014	-30%	-29%
2024	30	\$8,781,700	133	\$292,723	7%	40%
Other Lots & Lands						
2021	116	\$5,088,430	283	\$43,866		
2022	152	\$12,921,423	115	\$85,009	31%	154%
2023	108	\$10,575,475	78	\$97,921	-29%	-18%
2024	110	\$10,263,156	102	\$93,301	2%	-3%
Condos & Timeshares						
2021	196	\$47,755,089	52	\$243,648		
2022	158	\$46,178,500	61	\$292,269	-19%	-3%
2023	150	\$47,952,236	53	\$319,682	-5%	4%
2024	121	\$40,107,572	54	\$331,468	-19%	-16%
Commercial Properties						
2021	24	\$7,955,682	226	\$331,487		
2022	47	\$16,194,956	209	\$344,574	96%	104%
2023	15	\$8,081,100	85	\$538,740	-68%	-50%
2024	24	\$11,384,750	63	\$474,365	60%	41%
Farm						
2021	10	\$5,128,600	130	\$512,860		
2022	14	\$6,753,700	106	\$482,407	300%	N/A
2023	2	\$1,099,900	64	\$549,950	300%	-84%
2024	6	\$2,707,478	58	\$451,246	200%	146%
Homes Over a Million						
2021	22	\$37,929,509	109	\$1,724,069		
2022	19	\$32,246,479	77	\$1,697,183	-14%	-15%
2023	14	\$22,420,845	54	\$1,601,489	-26%	-30%
2024	25	\$40,017,400	43	\$1,600,696	79%	78%

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 2021, 2022, 2023 and 2024. The data collected for this report is information that was reported to the MLS as of April 9, 2024.

Year	Total	Volume
2021	880	\$263,796,757
2022	832	\$261,885,828
2023	603	\$197,063,058
2024	606	\$217,874,043

Woodhaven Estates: Brand new homes at affordable prices

A housing study done in 2016 and an update completed in the fall of 2021, both done by RDG Planning and Design, confirmed what everyone knew - there is a shortage of workforce affordable housing in the Lake area.

According to the update, there is a need for 1,250 units with a price point under \$200,000 and another 1,250 units priced between \$200,00 and \$325,000. The study also found that there was a need for 2,000 apartment units.

For nearly a decade, Ron Yarbrough, president of LOTO Modular and Home Builders Inc., has been working to find a way to help meet that need. He said a partnership with Ozark Homes in Laurie is bringing the first model home to the Lake area, finally allowing him to accomplish his goal.

The home is located in Woodhaven Estates, a subdivision off Chelsea Road (Lake Road 5-27) in Laurie. Currently, 20 buildable lots that will have public water and sewer are available. They are in the process of adding 20 additional lots to meet the expected demand now that the Community Bridge is toll-free. Modular and manufactured homes can

be placed on the lots, once they are improved, and thanks to the partnership with Ozark Homes, there will be several floor plans to pick from. This gives a contract-to-completion date of 90 days or less.

The subdivision does allow outside builders and the lots are individually priced.

Yarbrough said as soon as they complete the model home setup, they will be holding an open house and ribbon cutting ceremony to kick off the project.

Mike MacDonald with Ozark Manufactured Homes Inc. purchased and set up the model home and Cricket Staggs, broker and realtor with Ozark Empire Realty, has entered into an exclusive listing agreement with LOTO Modular and Home Builders Inc. Once the model home is complete and available for viewing, Staggs will have a licensed salesperson available on site to provide more information on both the homes and lots.

Yarbrough is also the vice president of the Lake Area Community Development Corporation, a 501(c)3 concentrating on affordable housing. The LACDC has developed a USDA Direct

Packaging program that will make it possible for lower income households to purchase these brand-new homes with no money down and at an affordable payment.

Yarbrough said all of the homes will adhere to the requirements that will allow USDA 502 Direct Financing. They will also allow for USDA and MHDC financing. The MHDC First Place Program helps potential first-time homebuyers and qualified veterans save money by offering mortgage financing with interest rates that are lower than regular market rates. For potential homebuyers with limited savings, the program provides the option for cash assistance to be used for down payment and closing costs.

Yarbrough, who is also a production manager for PrimeLending, has entered into an agreement with LOTO Modular and Home Builders Inc. to cover all the closing costs for the buyer when PrimeLending is used to purchase a lot and home in the subdivision.

"That will get approved buyers into a home with zero out-of-pocket at a price point of \$250,000 or less," he said.



Affordable living in a residential community is soon to become a reality. Priced at \$235,000, this brand new 1,493-square-foot, three bedroom, two bath manufactured home with stainless appliances, large center island and spacious bedrooms provides the look and feel of a luxury home at an affordable price. This model home, built on a permanent poured concrete foundation, is just one of many floor plans to choose from.

Visit www.GetABrandNewHome.info or contact Mike MacDonald at 573-374-4041 or mike@ozarkhomes.com for more information on the homes.

Contact Yarbrough at 913-579-4939 or ron@ronyarbrough.com.

Visit www.LakeareaCDC.com for more information on financ-

ing options.

Contact Staggs at 417-718-8666 or cricket@ozarkempirerealty.com.

Ben Holt, who will be the USDA packager, can be reached at 660-227-9892 or Benjamin.hol56@gmail.com

June celebrates 'Achieving the American Dream'

This month, America celebrates National Homeownership Month. It started as a week-long celebration in 1995 under President Bill Clinton in an effort to increase homeownership across America. In 2002, President George W. Bush expanded the observance from a week to the entire month of June. National Homeownership Month celebrates the value that owning a home brings to families, communities, and neighborhoods and reinforces the belief that owning a home is one of the steps towards achieving the American dream.

Although everyone loves to hate government regulations, it was government reforms that made homeownership possible.

Until the late 1700s the only way to purchase a home was to pay cash. Once banks began to follow government policies, they began to issue home loans but the lending was limited to local banks lending to local residents.

Throughout the 1800s, although banks were loaning money, borrowers were typically required to put 50 percent down and pay off the loan in five

years, which meant they were frequently refinancing. Then in 1930, Americans began to feel the effects of the Great Depression. Banks had no money to lend, bringing home buying - and mortgage refinancing - to a halt. By 1933 many Americans had lost their homes to foreclosure. The homeownership rate declined



to 44 percent - the lowest of the century.

That same year, in an effort

to stabilize the housing market, the U.S. government created the government-sponsored Home Owners' Loan Corporation. In coming years, additional government programs regulated and standardized the practice of issuing home loans, established long-term, federally insured mortgages, and allowed mortgages to be

packaged together and sold as a bundle to investors.

The G.I. Bill of 1944 provided

subsidized mortgages for WWII veterans and the Fair Housing Act of 1968 banned discrimination in housing. Other programs made mortgages available to borrowers with low incomes and guaranteed mortgage-backed securities.

According to Statista, the U.S. homeownership rate was the highest in 2004, before the 2007-2009 recession. Following a period of stagnation over most of the 2010s, the number of owner-occupied housing units in the United States started to grow in 2017. In 2023, there were over 86 million owner-occupied homes.

U.S. Census Bureau figures show that 65.9 percent of those homes are owned by their occupants. In Missouri, the number is slightly higher at 67.7 percent - but in Camden County, which had 40,213 housing units in 2023, the percentage of owner-occupied housing was 81.9 percent. In Miller County, which has 12,566 housing units, the rate of owner-occupied housing was 75.3 percent and in Morgan County, where 15,201 units are available, the rate of owner occupancy was

79.8 percent.

The Lake area has long been suffering from a lack of affordable workforce housing. However, developers agree - it's difficult to build affordable housing at the Lake and come out ahead. Site development costs are higher, concrete and gravel costs are higher, and labor costs are higher. Materials are the only thing priced about the same as everywhere else. In addition, unless homes are built in areas where public water and sewer are available, builders also have the cost of installing a wastewater treatment system and a well for drinking water.

The Lake Area Community Development Corporation (LACDC) is looking for ways to change that. Visit their website at <https://www.lakeareacdc.com/> for more information.

The housing shortage isn't unique to Lake of the Ozarks. According to the National Association of Realtors, "the U.S. is facing an underbuilding gap of 5.5 million units, equaling a \$4.4 trillion underinvestment in housing."

Crossword Puzzle

THEME: AT THE THEATER

ACROSS

1. Bottomless pit
6. Paper or plastic one
9. Mercantile establishment
13. *Ticket agent's cubicle
14. Kimono sash
15. Cautious gambler
16. Tidal bore
17. _____-been
18. Get together
19. *Movie preview
21. *Daytime attraction
23. Rubber substitute
24. 1960s _____ boots
25. Good times
28. No problem
30. *Box _____
35. Deli side
37. Jerk, in Yiddish
39. Cell dweller
40. *Common theater admonition
41. Blows a horn
43. Be inclined
44. Community spirit
46. Stuff for sale, sing.
47. Not manual
48. *Traveling entertainer's helper
50. Cutting tools
52. "Reap what you _____"
53. Sail holder
55. Ostrich-like bird
57. *Snack in a tub
61. *Blast from the past venue
65. Bulb in produce aisle
66. Zoo's Primate House inhabitant
68. Telephone company portmanteau
69. Like an uncomfortable mattress
70. Not in good health
71. Alleviated
72. Law school prerequisite, acr.
73. Sodium hydroxide
74. Musher's ride, pl.

Solution on page 6

DOWN

1. Drive a getaway car, e.g.
2. Wild swine
3. Vinyasa workout
4. Landing road
5. Put on hold
6. Physicist Niels
7. Lawyers' grp.
8. Contraption
9. Adjective for #9 Across
10. Blood-related
11. Network of nerves
12. Standing pose in #3 Down
15. Postpone (2 words)
20. E-wallet content
22. Don McLean: "A long, long time _____"
24. Simone Biles, e.g.
25. *Theater guide
26. Mickey Mouse's pet
27. Alexander, for short
29. *Opera or movie
31. Sheep's milk cheese
32. Intestinal obstruction
33. What contortion and contour have in common
34. Furnish with a fund
36. Who would
38. Creole cuisine staple
42. Waste conduit
45. Bribery, to a church official
49. ENT's first concern?
51. Afflicts with a blow
54. Symbol of slowness
56. Relating to uvea
57. Gallup's inquiry
58. Burden
59. Type of cotton
60. Native Egyptian, in Roman times
61. Expunge
62. *At concession stand: "Anything _____?"
63. Not hot, at a coffee shop
64. Nonverbal OKs
67. Layer

CROSSWORD															
1	2	3	4	5		6	7	8		9	10	11	12		
13						14				15					
16						17				18					
19						20			21	22					
			23					24							
25	26	27		28		29			30		31	32	33	34	
35			36			37			38		39				
40						41				42		43			
44				45		46						47			
48						49			50			51		52	
					53		54			55		56			
57	58	59	60						61				62	63	64
65							66	67			68				
69											71				
72												74			



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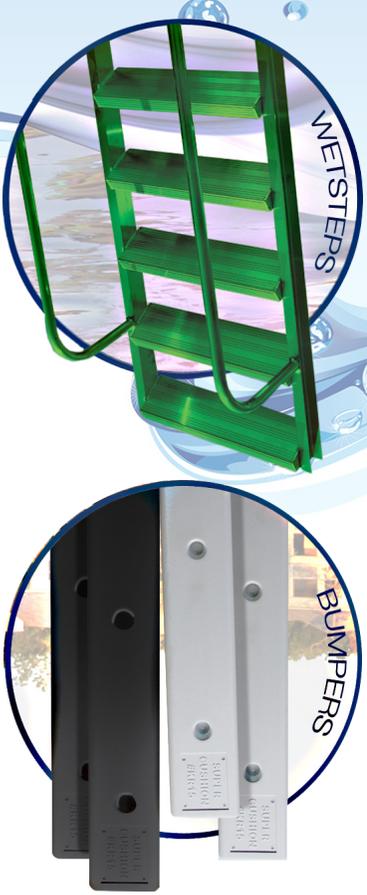
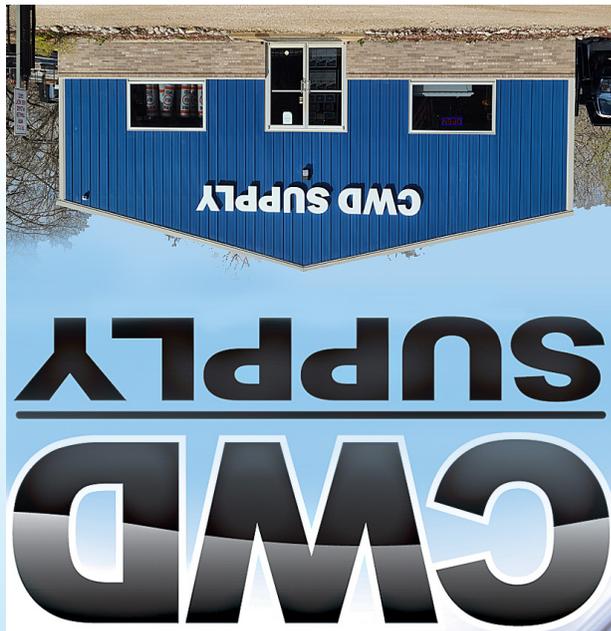
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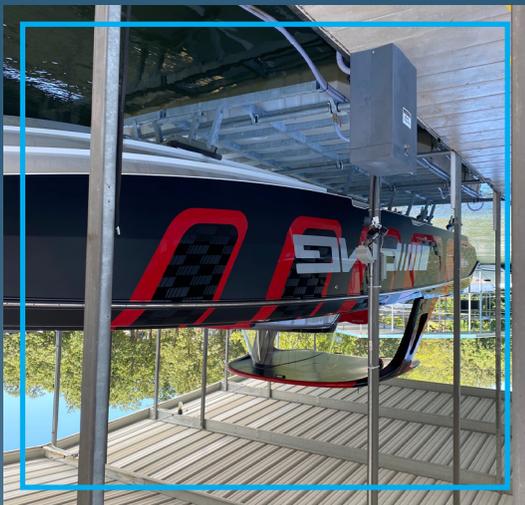
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