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VOL. 18 -- ISSUE 7

JULY, 2022





Fingers Crossed

Trying to keep outlet mall project alive. Pg. 8



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Promises Kept

More deputies on the road, more pay. Pg. 12

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Crossword

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Get ready to make a splash at Aquapalooza

By Nancy Zoellner

Buy the lily pad, pack the cooler, smear sunblock on the kids and head to Captain Ron's Saturday, July 16 for the Lake's largest family boating event - Aquapalooza!

You'll enjoy a day of fun like no other at this epic Lake party featuring five hours packed with four bands, vendors, food, fun and prizes. It's a match made in heaven for those who like to party on or in Lake of the Ozarks.

This year, Black Note Band, Dirt Road Addiction, The Nobodies and Members Only will be performing from noon to 5 p.m. on a stage strategically constructed over the sand pit volleyball courts at Captain Ron's for maximum visibility and sound quality. In addition to providing great music and fun, the day will also include lots of activities and prizes.

Boaters who weren't able to reserve a dock slip in advance can simply tie up to each other and

of the boat. Captain Ron's is at the 34.5 mile mark by water.

Don't have a boat? Don't worry! You won't be left out of the fun. You can also come by land and party on Captain Ron's large sand beach. Captain Ron's is at 82 Aloha Lane, Sunrise Beach by land. Special parking with shuttles will be available. If neither of those will work and you can't join the party in person, the event will be broadcast on Cool 102.7 FM and streamed on Facebook.

Aquapalooza, a Benne Media Production, was originally created as a MarineMax/Sea Ray owners' event. According to a 2008 press release, the idea for the floating party came from a desire to let all boaters - or boater-wannabes - get a closer look at the models offered and the lifestyle afforded by owning a Sea Ray. The first year, 82 onwater get-togethers were held

spend the day floating - in or out world-wide with 20,334 registrants and guests attending in 4,369 boats. By year three, those numbers had nearly doubled. Over the years, the party has grown to include all people who love life on the water - drawing an estimated 10,000 boaters to the Lake of the Ozarks event.

> Since the first gathering, Benne Media has been the media partner for the Lake of the Ozarks Aquapalooza. When MarineMax decided it was time to get out of the concert promotion business and stick with boat sales, they asked Denny Benne, owner of Benne Media, if he wanted to take it over - lock, stock, and copyrighted name. Of course, his answer was "Yes," and since that time, the annual event has continued to grow. In 2020 - for the first time in its history - the event was cancelled, but it was due to concerns about COVID-19 and not

for lack of interest.

Aquapalooza came back stronger than ever in 2021, when the event was moved to Captain

Benne said he is extremely thankful for the sponsors, who make the event possible. This year that list of sponsors includes High Noon, Elite Roofing and Siding, Econo Lift Boat Lifts, Hy-Vee, Steve's Pest Control, Second Home Living Magazine, Macadoodles, Lake Key's Real estate, Summerset Boat Lifts, The Grein Team Real Estate, Golden Rule Insurance, The Nautifish Rum Bar, and the Lake of the Ozarks Marine Dealers Association.

Benne said he's also thankful for the help they're received from the Missouri State Highway Patrol/Water Patrol, US Coast Guard, Camden County Sherriff's Office, the Sunrise Beach Fire Protection District, "and so many others over the years."

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Armchair Pilot

By Nancy Zoellner

FLIGHT ATTENDANTS certainly have had their hands full during the past couple years. According to a survey conducted by the Association of Flight Attendants-CWA, over 85 percent of 5000 flight attendants surveyed had experienced "unruly passengers" on flights in 2021 and 17 percent reported that incidents had become "physical." NBC4Washington reports that the FAA has stated that there were nearly 6,000 incidents with "unruly" passengers in 2021. It should probably come as no surprise that the number of people travelling continues to increase. The U.S. Travel Tracker reports that in May, 47 percent of all Americans traveled, which is a 4 percent increase from the same time last year. Of those who haven't yet traveled, 41 percent said they plan to travel this year and 30 percent say they hope to travel this summer. However, higher prices are causing changes in those travel plans.

THE GOOD NEWS is the cost of airline tickets has gone down slightly. According to the travel app Hopper, the average price of a domestic round-trip fare dropped from \$410 in mid-May to \$390 in mid-June. The news isn't so good for those planning to travel internationally. Hopper reported that international round trip fares are now averaging \$1,075, an increase of 22 percent from 2021.



THE CENTERS FOR DISEASE CON-

TROL is still pushing for everyone to get their COVID booster before traveling out of the county, but the organization also recommends making sure your other vaccines are up to date – and that you leave enough time to get the shots you'll need before departing. Visiting another country can put you at risk for diseases that may not normally be found in the United States. Measles, for instance, is rare in the U.S. but quite common in other nations. If you got the

standard two doses of the measles, mumps, and rubella (MMR) vaccine after 1967, you should be protected against the measles for life. If you got them before 1967, you should be revaccinated.

IN APRIL THE CDC overhauled its ratings system for assessing Covid-19 risk for travelers. Level 1 is "low risk," Level 2 is "moderate risk," and Level 3 is "high risk" and at the top of the risk level. That level includes counties that have reported more than 100 cases per 100,000 residents in the past 28 days. Previously, Level 4 was the highest category of risk but that number is now reserved only for special circumstances such as a new outbreak with extremely high counts or a new variant or other health care concerns. To that end, four countries have been added to their list of "high risk" destinations, including one Caribbean nation. The complete list is on the website.

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ALMOST ALL TRAVEL begins online these days. Tourists choose their destination, select activities, find hotels, purchase tickets, and map their routes before they even leave home. Savvy destinations realize that and upped their game. Skift online travel magazine put together their 2022 list of best designed tourism websites. No. 1 is Iceland, No. 2 - California. No. 3 - Zürich Tourism, No. 4 Brazil, No. 5 NYC, No. 6 Finland, No. 7 Australia, No. 8 Peru, No. 9 Italy and No. 10 Greenland. Visit skift. com to link to each of the travel sites and find out why Skift's travel board chose them.

BLAMING IT ON A PILOT shortage, American Airlines recently announced that in September, it will be pulling out of four airports - Dubuque Regional Airport in Iowa; the Long Island MacArthur Airport and the Ithaca Tompkins International Airport in New York; and the Eugene F. Kranz Toledo Express Airport in Ohio. It's not the only airline expected to cancel services due to pilot shortage. An industry report states airlines are scrutinizing their numbers to determine where they could discontinue or reduce service to save pilots for busier routes.

WHY IS THERE a pilot shortage? Experts blame it on several factors. During the pandemic, when air travel came to virtual standstill, thousands of pilots were offered early retirement packages. Many others were fired or laid off. And then some are simply aging out of the system. The Federal Aviation Administration (FAA) man-

dates retirement for commercial airline pilots at age 65 - which means nearly 6,000 pilots a year



are retiring. According to travel reports, baby boomers made up almost half of commercial. Congress is looking at legislation to raise the number to 67 but many in the field are asking why a mandatory retirement age is needed at all. Pilots are required to go through rigorous training to keep their licenses. Those pushing for doing away with the mandatory retirement said that alone will weed out those who are not mentally fit to handle the job. Airlines are now looking at ways to make it easier to become a pilot, including dropping a four-year degree from its pilot hiring requirements, recruiting pilots from other nations and changing the number of flight-hour requirements.

IN THE MEANTIME, "travel Armageddon" continues. Father's Day was ruined for many when hundreds of flights were cancelled and officials are bracing for more problems over the July 4 travel holiday. According to numbers on Flightaware.com, cancellations aren't just happening on holidays. Their data showed that on June 26 more than 800 flights across the U.S. were cancelled - Delta canceled 235 flights, Southwest Airlines canceled 105 flights, and American Airlines canceled 104 flights - and more than 6,500 domestic flights were delayed. Further complicating matters, some pilots are engaging in work slowdowns to protest flying assignments.

EVEN WITH CANCELLATIONS. travel has nearly rebounded to pre-pandemic levels. According to the Transportation Security Administration (TSA) Checkpoint Travel Numbers (https://www. tsa.gov/coronavirus/passengerthroughput), on June 26,2022 2,462,097 passed through checkpoints. On the same day in 2021, they checked through 2,167,380 travelers. Compare that to June 26, 2020 when just 633,810 passed through checkpoints - and to June 26, 2019 - pre-COVID - when they checked through 2,632,030 travelers.





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LO mayor forms committee overseeing road projects

By Nancy Zoellner

A city that has quality roads is a city that takes pride in itself. A city with poor roads is passed on by developers who seek a home that reflects the quality of business they plan to build.

So says Lake Ozark Mayor Dennis Newberry, who, with the support of aldermen at their June 14 meeting, established the "Mayor's Advisory Committee for Quality Roads." He had already recruited six people to serve.

Michelle Zollmann – Retired as executive director of AT&T Global Payroll Operations. She has served as former treasurer of Community Foundation of the Lake; a former career coach to MBA students at the University of Missouri Columbia; and she developed training for a variety of entities. She is now a motivational speaker.

Mike Allen – owner of Allen Surveying

Dan Gier - Director of Missouri Department of Elementary and Secondary Education Sheltered Workshops and Miller County presiding commissioner from 1995 to 2002

Cody Davidson - owner Davidson Construction who with his realtor wife Conda Davidson developed Lighthouse Pointe and Lighthouse Landing condominiums and Beacon Pointe

Sherry Jackson – Lake Ozark Ward 2 alderman, former owner Glencove Marine

David Ridgely - Lake Ozark Ward 3 alderman and owner of Osage Popcorn

Newberry said although he expected the committee to consult with Matt Michalik, the director of Public Works, and Preston Duncan, the Street Department foreman, he did not see a need for them to sit on the committee.

"I envision the advisory committee would be tasked with finding funding opportunities, auditing existing budgets, assisting with short and long-term planning that can be incorporated into our comprehensive plan and most importantly, taking action," Newberry said, adding that because the purpose would evolve over time, he was hesitant to be more specific. "The goal is to move the city's road initiatives forward. Take action. The No. 1



Bagnell Dam Boulevard is just one of many streets in the city in need of repair. Nancy Zoellner photo.

goal is to quit talking about it and finally start doing something. I realize our revenue is very limiting but I believe this committee will find solutions. In summary, it's having a team of people who have the same interests as we all do but specifically working on nothing but our roads and how to move the ball forward."

Newberry said before bringing the proposal to the board he

decided to research how much other cities spend on their transportation needs. His research found that:

Osage Beach has a total continues on page 16

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The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

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Osage Nation launches website for casino

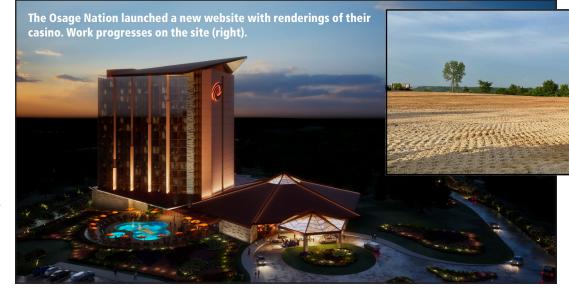
By Nancy Zoellner

Osage Nation recently launched a new website to keep the Lake of the Ozarks community and partners updated and informed as progress continues on the construction of what they are promoting as a "world-class entertainment district."

The address for the website is osagecasinoslakeozarks.com

In a prepared press release from Strategic Capitol Consulting, retained to represent the casino, Byron Bighorse, CEO of Osage Casinos, is quoted saying, "This new entertainment district will dramatically expand the Lake-area's tourism footprint, generating new jobs and economic opportunity. While this project has generated significant support and interest, we know Lake area residents want more information, so we created this website to help keep them informed every step of the way."

The release promised the new website will "provide visitors with detailed information about the Osage Nation's plan for its Lake of the Ozarks entertainment district including news, a FAQ and more, all of which will



be continuously updated."

Echoing earlier releases, it states the new entertainment district in the Lake of the Ozarks will include a new hotel complex featuring a casino, restaurants, entertainment and more. An architect's rendering of the complex is available on the website. The project is expected to be completed in multiple phases with an estimated \$60 million investment in the region, bringing new

jobs, tourism, and revenue for the community. Although a timeline has yet to be announced, Phase 1 of the project is to include the casino, restaurant, sports bar, and meeting space.

A check with the U.S. Department of the Interior Indian Affairs Departmental Gaming Decisions (www.bia.gov/as-ia/oig/departmental-gaming-decisions) did not find a decision on the proposed Osage Casino.

The most recent decision letters issued to the Osage Nation were in June 2020 for two casinos in Oklahoma.

According to an article appearing in the May 31, 2022 Osage News (osagenews.org), the official news organization of the Osage Nation, Osage Nation Principal Chief Geoffrey Standing Bear nominated Claudette Carnett of Roach, and was expected to name Bruce Pollock of

Kansas City but a longtime visitor at the Lake, to serve on the tribe's Gaming Enterprise Board, which oversees the casinos.

The article states Carnett "helped smooth some feathers that got ruffled by an Osage Nation employee who came down on the school in Osage Beach over its mascot, 'Chief Wahoo,' and logo," by taking a more diplomatic approach and introducing school administrators to the Osage-developed curriculum for students in grades K-3. The article states the school "appears interested in adopting it." However, a representative with the School of the Osage said the district does not plan to adopt a new curricu-



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Developers hoping they can salvage outlet mall agreement



By Nancy Zoellner

It seemed that the stage was set for a redevelopment project that would have not only retained but also added hundreds of jobs, brought back shopping opportunities that would have kept a trip to the outlet mall at the top of every tourist's to-do list, and brought the type of family entertainment the Lake has long been lacking.

Now that the City has basically terminated the agreement, the future of the project is in ques-

"At this point, we are trying to deescalate and speak from a place of calm. We're trying to get the deal done," said Developer Chris Foster. "We sent the city a letter stating that if they didn't switch from using Columbia Capital Group, we were going to terminate the funding agreement. In response, the next day - without talking to us - the City came out with a release saying that since we terminated the funding agreement, they took it that we were terminating the whole TIF. And that's just not the case. We know we have local support for this project. We know it means a lot to the community. People don't want to lose their jobs and they don't want the mall to go dark. So, things are with the City right now. We are all hoping to come back to the table with an agreement we can both work with.

Last November, the Dan Foster family announced they were in the process of acquiring the Osage Beach Outlet Mall and had partnered with Kansas Citybased Legacy Development to help them carry out their plans. Legacy has been involved in creating more than 50 projects with over 31 million square feet of retail space across 14 states. One of their projects is Legends Outlets in Kansas City, Kansas, which is 90 percent occupied.

The Fosters said their \$186 million redevelopment plan included bringing the 27 stores still operating to the front of the mall while also drawing a new mix of retailers and restaurants; remodeling some of the existing buildings and removing others; adding a Hilton Garden Inn or Marriott Fairfield Inn type hotel; bringing in Branson-like family entertainment that could include things like a small amusement park and zipline; and building apartments to provide modern, yet affordable workforce housing.

While some of the changes were to begin immediately, the project would not be completed in its entirety until 2025.

However, the developers made it clear they needed a variety of funding initiatives to carry out the plan and they had to have the TIF plan approved by the city before they closed on the sale of the mall, which is currently owned and operated by Simon.

The plan proposed that less than 11 percent or about \$19.4 million in net reimbursable project costs be reimbursed through TIF and rebates of taxes; 24 percent or about \$45 million be reimbursed from add-on taxes (like CID and TDD) and private fees payable by customers of the project similar to Prewitt's Point. The remaining 65 percent or about \$119 million be financed through a combination of developer private capital and third-party private capital.

In early June the board of aldermen voted to seat a TIF commission. That group met at a public hearing on June 13 and, in front of a packed house who all supported the project, voted unanimously to move forward. After that vote, the city's public finance legal counsel Gilmore Bell told the City they needed to hire an additional financial firm to dig into the plan - in addition to the financial firm hired by the City and that presented at the TIF Commission. Three were presented as options. Columbia Capital was one of the options. Chris Foster said they told the city that the Legacy Group had tried to work with Columbia Capital in the past and it did not go well - but that they would work with any other financial firm selected by the City.

Then at their June 16 board of aldermen meeting, the city chose $\,$ continues on page 20

Building an effective web presence

with Mike Waggett, MSW Interactive Designs LLC

Make Sure Your Website is Accessible to **EVERYONE**

Is Your Website Accessible to ALL Your Possible Clients? More accessibility means more happy customers. American Disabilities Act (ADA) Compliance is more important than ever for your website. Can people with sight, hearing, or other issues use your website? With July being Disability Pride Month, this is an excellent time to put focus on the topic of making your website accessible to not just some possible clients, but ALL of them. Currently, much of the internet is inaccessible to many people with disabilities.

So why does this matter?

The main reason is that it's the right thing to do to ensure your website can be enjoyed by everyone visiting it. The other reason is that you want to protect your business from a lawsuit if the website does not follow the ADA requirements for websites. There have been a rash of legal action against non-compliant websites, and you don't want to be next!

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In 2010, the U.S. Department of Justice passed the Americans with Disabilities Act Standards for Accessible Design, mandating all electronic and information technology, like websites, be accessible to those with disabilities, like vision impairment and hearing loss.

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One tool we us at MSW is found at this website - www. wave.webiaim.org. This online tool will identify "Errors", "Alerts" and other issues in your website. If you have "Errors", these need to be fixed or you are at risk and not compliant. Often, it's a matter of ensuring you have tags on your visual elements that can be picked up by a website reader, www.PutTheWebToWork.com



Mike Waggett

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Talk to your website designer. Many of the "Errors" found from this checker can be fixed. There are also some software solutions available that can be installed in your website that will ensure the website is completely ADA complaint. To see an example of this software, visit www.mswinteractivedesigns.com. There is an ADA icon at the bottom right of our pages that have all options available for visitors who may be disabled.

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A Matter of Trust

Impact of Inflation

Most of us understand and recognize inflation. We experience inflation when we fill up our cars, shop for groceries or make more substantive purchases such as appliances, electronics, and automobiles. We also have heard about some of the reasons for inflation:

- Supply chain issues related to COVID-19
- Lack of skilled labor and "the great resignation"
 - Government stimulus
- And the Fed's extremely accommodative monetary policy.

While we know how to recognize inflation and what causes inflation, we don't know how high it will go or how long it will last.

The Fed is predicting 2.6% inflation in 2022. This is the same Fed that told us to expect 4% inflation in 2021 and that it would be transitory (as supply chain issues were resolved). Most analysts expect 2022 inflation to remain higher than normal because of structural cost increases related to wages (and worker shortage), increasing energy demands and higher housing costs from rents, home prices, and increasing interest rates.

With prices going up on almost everything we buy, it may seem logical to reduce investment risk and, instead, raise cash. Unfortunately, inflation diminishes buying power with each passing month.

If you maintained a \$100,000 savings account throughout 2021 your \$100,000 now has the purchasing power of \$93,000 (a decline of 7%) compared to one year ago. If the inflation that you experienced was even greater than 7% – your cash/purchasing power is worth even less.

Similar to cash, fixed income investments such as bonds with long-term cash flows tend to perform poorly, thereby falling in value, when inflation is rising as the purchasing power of those cash flows fall over time. Additionally, long term fixed investments are negatively impacted by the Fed increasing rates. For example, if you own a 10-year \$1,000 bond paying a 3% coupon and the market interest rates rise to 4% in one year, the bond will still pay 3%, but the bond value would likely fall to \$925.



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager

If inflation persists, consider investments designed to perform well during inflationary periods. Such as:

- Treasury Inflated-Protected Securities (or TIPS) are a type of U.S. Treasury security whose principal value is indexed to the rate of inflation. When inflation rises, the TIPS' principal value is adjusted up. If there is deflation, the value is adjusted lower. TIPS are backed by the full faith and credit of the U.S. government.
- Infrastructure Commodities required for expanded internet and repairing roads and bridges will be in demand as our government allocates the \$1.2B infrastructure bill.
- Value Stocks that have strong current cash flows and the ability to pass on higher prices to customers typically outperform during periods of high inflation.
- Financial Companies that benefit from higher interest rates.
- Gold, which has historically been used as a hedge against inflation

While we don't know how long inflation will last, we do know that it is diminishing the value of your cash. We manage portfolios to perform under a range of market environments. This includes customizing portfolios to the unique financial goals and risk tolerance of our clients. If you'd like to discuss additional options for a large cash position, please contact Bart Schulte at bart.schulte@centraltrust.net or (573) 302-2474.

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

More workforce housing could be coming to the Lake

By Nancy Zoellner

Although his first attempt was derailed by COVID, developer Jeff Tegethoff is once again moving forward with his plans to bring modern apartments filled with amenities to Osage Beach.

The Preserve at Sycamore Creek development will be built off Nichols Road on land formerly occupied by the Sycamore Creek Golf Club. According to Osage Beach City Planner Cary Patterson the property is zoned R3, which allows multifamily dwellings.

The project will include 268, one, two and three-bedroom units which would start at around 1,100 square feet. At their June 16 meeting, aldermen approved a professional services agreement with the law firm of Gilmore & Bell "for services relating to the consideration of the Tegethoff Development project, The Preserve at Sycamore Creek." Aldermen also approved an ordinance to allow a funding agreement for consideration of the Tegethoff Development proposal. The ordinance asks the city to consider a Chapter 353 to facilitate a real property tax abatement and Chapter 100 support – a sales tax exemption on construction materials - for the project

Patterson said that as of late June, the city hadn't yet received any site plans.

When Tegethoff first brought his plans to Osage Beach in 2019, his rezoning request was for a 384-unit Class A Apartment Home Community to be built on 22 acres. At that time, Mayor John while working as an occupational therapist at Lake Regional. "After meeting with many of her co-workers that were nurses, physical therapists, occupational therapists, young doctors,



"Right now they're working on the funding aspect. Once they get that procured, I'm sure we'll start seeing their development plans," he said, adding that he first started working with Tegethoff on the multi-family project in late 2019. "We were supposed to meet with him to start moving forward the week City Hall was shut down by COVID and the project got put on hold."

Olivarri told the board of aldermen that Tegethoff had agreed to build a sidewalk along the entire property abutting Nichols that extends to the elementary school.

In his 2019 rezoning request, Tegethoff wrote a letter to the city stating that his decision to move forward with the project was due in part to his wife's inability to find "quality housing in Osage Beach in her price range" etc. it became clear that many struggled with finding long term housing options," he said, adding that this led to discussions with several employers who said they struggled to attract talented employees to the lake area because of the lack of fulltime housing op-

According to the company website tegethoffdevelopment. com, "Tegethoff Development

views real estate investing differently. We focus on immediate, dependable, and growing cash flow allowing us to reduce risk and mitigate volatility. We are not your typical 'build it, fill it, and flip it' developer...we develop to own for cash flow."

The website states Tegethoff has developed 2,600 units with a value of \$700 million since 2015 and has another \$400 million under construction. Several projects are in Missouri including the Wildhorse Apartments, which are part of the \$500,000,000 Wildhorse Village master planned development in Chesterfield; the \$350,000,000 Riverpointe master planned development in St. Charles; a five-story, 245-unit apartment building in St. Charles dubbed Chapter at The Streets; the Hibernia Apartments in Dogtown; the Georgian historic renovation project in the Lafyette Square historic district of St. Louis; and the Summit at West Pryor, the Signature at West Pryor and Vanguard Villas, all in Lee's Summit. This summer work will begin on the Expo at Forest Park in the Skinker-DeBaliviere neighborhood.



Sheriff continues to implement his campaign promises

By Nancy Zoellner

Camden County Sheriff Tony Helms promised several changes would be made if voters approved the ¼-cent Law Enforcement Sales Tax (LEST) last November.



Sheriff Tony Helms

He's done what he promised – and more – and he did it with less money than he anticipated having by this time.

His office was given more than a quarter-million dollars from the commission last September to increase salaries of all employees by \$4.50 per hour. He said that increased patrol deputies to \$42,042 – the amount promised during the campaign. This year they adjusted the salaries of those already making more than \$42,000 and he gave raises to the command staff.

The sheriff has also hired additional deputies. Earlier this year Sheriff Helms hired one deputy primarily for court security but he will be utilized wherever he's needed, including working patrol; he hired a former state trooper to primarily serve papers, but he can also work the road; he hired one deputy to serve as the county's public information officer, but he is also working the road; and he just hired another deputy that will be assigned strictly to the road. He also hired two investigators.

Public Information Officer Scott Hines said three more deputies have come on board in the past month and all three have between 10 and 20 years of law enforcement experience. They have several more applicants going through the hiring process, which includes background investigations and interviews, now.

"We've also expanded our take home vehicle program for deputies living within 20 miles of our jurisdiction as a recruiting incentive, and we are working on other recruiting incentives like an academy tuition reimbursement program," he said.

The sheriff said although he's been criticized by some who don't feel he's accomplished enough, he said he's pleased with all they've been able to accomplish - and that they've been able to do it with much less money than was anticipated.

"We have two LESTs in Camden County. The first one - a 1/4-cent tax - was passed years ago to build this building (the justice center) and it's shared by me, the judges, the prosecutors, and juvenile justice. That LEST #1 sales tax has brought in more than \$987,000 already this year, which is up over the same time last year. Now - let's look at LEST #2 which was passed last Novem $ber-and\,these\,numbers\,are\,from$ the Missouri Department of Revenue and the country treasurer's office. As of May, we had taken in only \$505,228 - about half of the other tax," he said.

Anne Marie Moy, the director of Strategy and Communications with the Missouri Department of Revenue, said the difference in the two taxes imposed in Camden County is caused by the Department processing older returns during the distribution period.

"For example, we may not receive a November 2021 return for a certain taxpayer until March of 2022. When we process that return in March, it would add to the distribution issued to the county in April. Because the taxpayer had not also been required to impose the LEST #2 in November, the distribution to the county for that specific return would only include collections from LEST #1. We have amended returns, late returns, or returns that are difficult to process each month. Therefore, it is likely that the distributions will never be exactly the same amount, but they should continue to get closer as time passes," she explained.

"Nobody is hiding it. Nobody is stealing it. Nobody is spending it foolishly. It just hasn't come in yet. Will it come in? Yes and we can start spending some of it now - we can 'borrow' against future income - we're just waiting until it comes in before we commit all

of it." Sheriff Helms said.

He said some have also accused him of spending the LEST #2 money foolishly on "toys," but questioned what they consider "toys."

"Jimmy Laughlin and I sat down and figured up how much it was going to cost to equip the deputies and equip the cars that we had planned to buy. The \$42,000 for a car is simple but we have to spend another \$12,000 to \$14,000 for radios and equipment that have to go on those vehicles. We also figured up the cost of body armor, which is around \$700 to \$800, the cost of tasers which are \$1,000 each, the cost of the weapons they have to carry - and the leather and the uniforms. It's not cheap and I don't consider any of those items to be toys," Sheriff Helms said.

The six vehicles that just arrived were ordered in the spring of 2021 but they were purchased out of last year's budget. Five went to the road. After being told the six vehicles he ordered at the beginning of 2022 might not be delivered until November and possibly not until 2023, they searched and found a car dealership in Kentucky that had 40 SUVs. He purchased three two for the transport division, "and the money didn't come out of the budget. It came out of the commissary fund. The problem is their state bid price was about \$2,000 higher because it's now become a supply and demand issue," he said, adding that they sell the vehicles that are taken out of service and use that money to put toward the purchase of new vehicles. "I look for every way to save money. People ask, 'Where are the taxes?' There's nothing wrong with that - it's something they should know. It's the comments. 'They're corrupt. They're spending it on toys. They're doing everything wrong.' Excuse me. I'm not. I have done everything I possibly can for my people and I will continue to do that."

In the meantime, Sgt. Hines said they have several reserve deputies coming in to bolster their numbers for Independence Day weekend as well as adjusting command staff schedules to make sure they have plenty of road coverage.

Mortgage \$ense

Perks of Getting Pre-Approved for Your Mortgage

Whether you're buying a home at Lake of the Ozarks for the first time or you're a seasoned buyer, getting a mortgage pre-approval is the first step you should be taking in the home buying process. A pre-approval on a home loan at Lake of the Ozarks has many benefits and our Osage Beach, MO mortgage lender is here to show you why!

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The mortgage process can be lengthy. Having a pre-approval can help speed the process along once you enter into the steps between contract and closing on the property. This can also speed up the negotiation process as you'll be a more attractive buyer in the eyes of the seller.

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SCORE hosts live webinars every week on small business tips and strategies presented by business experts and mentors. All webinars are offered free of charge but preregistration is required. The webinars begin at noon Central Daylight time and last one hour or less. It's a great way to learn at lunch without ever leaving your business or office.

For more information and to register visit score.org, click on the Live Webinar link and then click on the live webinar of your choice.

July 7: Your Marketing Roadmap -Stop Selling and Start Educating

Join SCORE and small business expert and entrepreneur Ramon Ray for part 2 of the 4-part marketing series. We'll take you through the ultimate marketing essentials you will need for your business to be a success.

Ramon Ray will show you the power of educating your customer instead of trying to "sell" your customer. By educating your customer you'll be guiding them to buy from you instead of trying to convince them. In this webinar you will learn:

- · The importance of building an attraction to your business.
- · How to build a lead capture system for your business.
- · How and why to educate your customers and nurture them to a sale.
- \cdot How to wow your customers so they want to buy from you over and over again.

ABOUT THE PRESENTER

Ramon Ray is a serial entrepreneur, keynote speaker and author of several books, including Celebrity CEO. He's the founder of SmartHustle.com. Get to know more about him at www.Ramon-Ray.com

July 12: Video Marketing Strategies That Generate Engagement and Leads

With so many different types of cameras, audio equipment, and lighting kits, video marketing can be a complex medium to break into. Still, video can be a huge marketing tool, and without it, you will see a significant impact on your leads and income.

In this webinar, business consultant, speaker, and success coach Holly Jean Jackson will show you step-by-step tried and

true video strategies that generate awareness and leads. You will learn:

- · Simple ways to produce video content
- \cdot How to use video to generate leads
- · How to grow your email list

ABOUT THE PRESENTER

Holly Jean Jackson helps business owners and entrepreneurs love their life and their business again. With over 12 years of technology and business experience, she helps business owners get their groove back physically, mentally, and emotionally.

July 14: Ask an Expert - Retail Strategies that Address Supply Chain, Automated Technology, Social Commerce and More

Supply-chain, digtial disruption, evolving customer expectations, retaining employees, modern marketing and inflation are just a few of the many challenges that retail owners are facing in today's times.

In celebration of National Independent retail month, we have dedicated a full hour to answering any question you might have about running a retail business. Join us for a live Q&A led by retail expert Ritchie Sayner, who will address your important questions using his decades of industry knowledge.

ABOUT THE PRESENTER

Ritchie Sayner is a SCORE mentor in the Kansas City, MO chapter offering his expertise in retailing to SCORE clients as well as in-business retailers.

July 19: Ask an Expert - Solutions to the Challenges of Rural Business Ownership

"The economic potential of small businesses in rural America is far-reaching and has the potential to be a significant contributor to the country's sustained economic growth." Amazon

While this may be the case, there are significant barriers entrepreneurs in rural environments face, some of which include access to capital, connectivity, and labor.

Join us for this hour-long session solely dedicated to answering your questions by an expert panel, including members from the USDA and SCORE Mentor Kent Adams, who specializes in assisting rural business owners.

ABOUT THE PRESENTER

Kent Adams is experienced

in agriculture and regenerative operations include water, carbon sequestration, and carbon credits; packaged goods marketing including OTC, Skin Care, Personal Care, and first aid; and industrial adhesives, cleaner, and specialty chemical products direct to large users and through distribution. He has also done work in SCOPE 2 and SCOPE 3 carbon analysis.

July 21: Small Business Cybersecurity and Scam Defense Strategy Update for 2022-2023

As cyber threats and scams increased rapidly in the past 12 months, Trend Micro and Scamadviser experts team up to provide important updates about today's digital technology landscape and how to keep your business protected. Join this webinar to hear Mitchel Chang, Jon Clay and Jorij Abraham go into detail about:

- · Digital transformation and its impact to cyber defenses, such as a zero-trust strategy
- · Threat updates and an introduction to the cyber "risk" index
- · How criminals are leveraging various technological advancements and social engineering to commit fraud and scams



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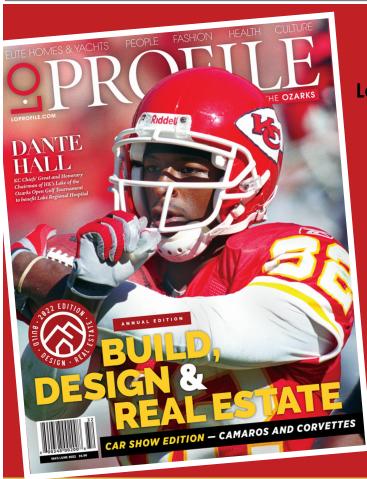
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"Insurance Talk"

Property Coinsurance and Current Materials Cost

If you've had a building project over the course of the past year, you have come to the same conclusion that nearly everyone in the world has: I should have built this last year. Construction costs have increased to a level that contractors, homeowners, and business owners alike didn't think was possible in a 12-15-month span. I have frequently heard these adjectives from clients about lumber prices: outrageous, ridiculous, crazy, absurd, unbelievable, etc. And it's no wonder; over the course of the past year lumber prices in the US have more than tripled. This has many people questioning: Do I have the right amount of insurance on my property?

The answer to this question isn't always the simplest. There are several factors that will determine whether you have "enough" coverage on your property. The topic (regarding property insurance) that we are frequently discussing with our clients is coinsurance. It's not always the most understood or well explained topic, but I will try to make it as easy as I can.

In a nutshell, the term coinsurance (in property) is an agreement between the insured (you) and the insurer (carrier), as a means to: Save the insured money on premiums, keep property from being insured too low, and ensure the carrier receives a fair premium for the risk. Coinsurance is usually expressed as a percentage. Typically, the percentages will be 80%, 90%, or 100% of the property's full value to be replaced. For example, if you have a building that has a replacement cost Value of \$1,000,000 and your policy has an 80% coinsurance clause. Then you've agreed to insure this building for at least \$800,000 or suffer penalty at the time of a partial loss.

So if I insure my \$1M building for \$800, will I be penalized at the time of a claim?

No, not if your coinsurance agreement was 80%. If it was 90% then yes you would because you would have been required to carry \$900k of insurance on the building. Example: A fire burns your building and it's determined that there is \$200,000 in damage.



Nick Kruse, RWCS

Building Replacement cost: \$1,000,000 Insured amount: \$500.000 Coinsurance: 80% The coinsurance penalty can be figured as follows: What you have in insurance (500k)/What you agreed to have (800k) = .625You've insured your building for 62.5% of what you agreed to insure it for thus the 200k loss will be paid as follows: 200k * 62.5%= \$125k (- deductible). The insured will receive \$125,000 of the \$200,000 loss.

Obviously in this scenario, there's not a party in the matter that is going to be happy with the result of this claim. The insured is likely going to be looking for a new agent and carrier, and the insured is left with a substantial bill to get their property repaired. Even worse, if this is a business property will it still be able to operate during the time of reconstruction? That's a subject for another day.

In summary that is why now more than ever is a good time to take a hard look over your policy with your agent. Especially if you've had the same policy for several years and just been renewing year after year. Take the time to discuss your building valuation, replacement cost, and find out if you need to make a change to your property limits.

Nick Kruse has a RWCS designation and works at Golden Rule Insurance in Osage Beach. For additional comments or questions, he can be reached at 573-348-1731 or by email at nkruse@goldenruleinsurance.com.

Cunningham



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Caleb Cunningham, a life-long conservative, has proven himself in the courtroom by successfully representing Camden County in some of its most notorious cases. He wants dangerous criminals off the streets and the voices of victims heard. Cunningham's commitment to the community involves his membership on the Board of Directors for Medical Missions for Christ, Share the Harvest Food Pantry, and Lake Area Industries



Caleb Cunninham and his team have accomplished a lot since his appoinment in 2021:

Awarded the DWI Hero of the Year for the State of Missouri

Worked with law enforcement to capture and charge a murderer in a 1984 cold case

Secured trial convictions on a double murderer from 2016 and on two separate sex offenders

Successfully argued for life sentences for offenders

Applied for and received multiple grants to enhance services

Managed a brilliant team that has prosecuted the most cases in Camden County's history

Taught at the Missouri Sheriff's Academy and at Missouri State University

Represented Camden County in Veterans Court

Scan the QR code for donations or visit CunninghamForProsecutor.com



mayor forms committee

continued from page 4 operating budget "just shy" of \$25 million and spends approximately \$1.5 million each year on capital improvements, which does not include maintenance.

Eldon spends approximately 8 percent of their annual \$6-million annual budget on roads.

Rolla has a total operating budget of \$30 million and spends approximately \$4 million on capital improvements.

"Our gross revenue in 2021 was \$9.9 million. If we extract the NID and CID funding, we're down to \$7,663,000. Our transportation department receives \$881,902, which is approximately 8 percent of our gross revenue on the lower number. However, when you look at our transportation department expenditures and you look at it line item at a time we're only spending \$50k of that dedicated to road maintenance and improvements," he said.

Newberry said he also looked a state and national spending and found that the average state spends 7 percent of their revenue on roads; Missouri spends about 8 percent.

"The average of state and local government spending combined on roads is \$617 per capita in 2019 so a city the size of Lake Ozark with only 2,000 residents would be \$1,234,000 spent annually on capital improvements, which doesn't include operational expenses. Missouri averages between \$500 and \$750 per person or \$1 million to \$1.5 million. Based on Missouri's average of \$625 per capita, that's \$1,250,000 per year on capital improvements," he told the board. "So I suggested to former city administration and current city administration that our goal should be to spend a minimum of \$1 million annually on capital improvements. That's the goal I've set in my head that I would like to achieve. We have to recognize at this point that the roads are our No. 1 priority."

Assistant City Administrator Harrison Fry said the Citizens Transportation Committee formed several years ago to accomplish similar goals was

responsible for the city contracting with Cochran Engineering on the 2019 Road Assessment, a report that is still being used today, "and they provided a series of recommendations on how to move street projects forward - the initiation of the Internet Use Tax. which was successfully passed on the June 2020 ballot; the initiative to increase the city's debt ceiling to \$6 million; and to recommend a property tax increase, which has not yet been discussed. The committee also recommended establishing a Transportation Development District to fund improvements to Bagnell Dam Boulevard and the city is about to move forward with that initiative."

Newberry said he did not see a reason for the committee to get involved in the slurry seal project that will be covered by American Rescue Plan Act funding, "However, if in a short period of time we learn that there's something that doesn't make sense in that, then I think we want to bring that forward"

Managing Rental Property

Why ask before you **Buy?**

I have received a number of calls over the past few years from people looking at the option of purchasing a home or condo and putting that property on a vacation rental program. I tell each of them that they have made a great choice in reaching out to a property manager "prior" to making their purchase. Why? Well, I have unfortunately come across a few owners who made the mistake of purchasing a property that either could not be rented or that would be very difficult to rent.

Although we live in one of the best summer vacation destinations in the entire Mid-West, there are some areas that just do not allow nightly rentals and there are some areas and some properties, that just are not very desirable for vacationing guests.

A few years ago, I received a call from someone who had purchased a home in an area that did not allow nightly rentals. There was dead silence on the other end of the phone when I explained that they had purchased in an area that had restrictions against nightly rentals. I can only imagine the conversation they had with their real estate agent. A conversation that they should have had prior to purchasing the property.

I have also had a number of calls from people who have purchased a condo at a complex that just is not very desirable for rentals. The complex may have a lack of parking spaces, a lack of boat slips, is located in a horrible location or there is no elevator and they just purchased a fourth-floor unit with 30 plus steps. I recently looked at a condo with a Realtor friend



Russell Burdette

of mine and her client. When you opened the blinds, you were looking directly at another building on one side and a large tree with just a tiny hint of water on the other side. Fortunately her client didn't purchase that unit. That would have not only been a challenge to rent, but the owner would not have been happy with the number of rentals they would have received.

Ask yourself why people visit our beautiful area? It's the Lake! Not the mall, not the hiking trails, not the restaurants, not the local shops, not the bars, it's the Lake! Take the Lake away and most of the other businesses would go away as well. And renters want waterfront property with a view of the Lake! And while other factors play a part in a guest's choice of properties including location, amenities and how many people the property will sleep, at the end of the day, the single most important fact is that your home or condo should be on the water with a good, or better yet, a great view of the lake.

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 more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

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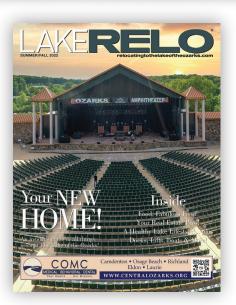




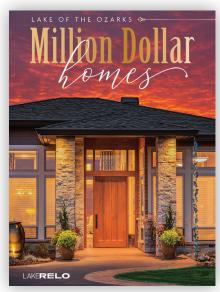
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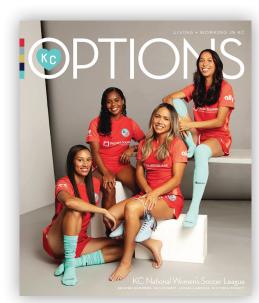
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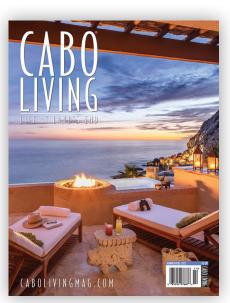
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For more information about our luxury periodicals, please check out any of our websites.

Lake Ozark board meetings may soon be available virtually

By Nancy Zoellner

Those interested in learning more about what goes on at Lake Ozark Board of Aldermen meetings will soon be able to do that from the comfort of their computer screen. However, although the public would be able to watch the meetings live, they would not be able to freely interact.

Instead, Mayor Dennis Newberry said that those wanting to speak during the public comment portion would be allowed to do that but would be required to contact the city ahead of time to let the city clerk know.

Assistant City Administrator Harrison Fry said if the city continues to use the same Zoom platform that's currently being used to allow aldermen to participate remotely, members of the public would be muted except when they are called on to speak. "Kathy (Vance, city clerk) would then unmute you, you'd give your comment, then you'd be re-muted. I don't know that it's a reasonable expectation that your public record keeper would also be monitoring the text forum at the same time."

Because the mayor expressed concern about the ability to see those logged in to the platform - or be distracted by what was going on in the background, Fry said they could keep members of the public hidden from view.

Newberry said he had been approached by Shawn Kober, the owner of Big Planet Media video production company, who said he could provide the city with "a very affordable solution."

But Fry said because the city already pays for a Zoom business plan, allowing the public to log in would not increase the city's cost.

"Archiving would be done the same way we currently handle the meetings. Kathy already records the audio and stores it. Zoom gives us the opportunity to also record the video. The microphones and camera are all linked in to the computer," he said.

Alderman David Ridgely added that the city might want to consider establishing a YouTube channel to store the video while also providing the public with easy access to the meetings after they end.

Aldermen agreed that it could result in more public participation and agreed to move forward with the plan. The matter was to be discussed further at the June 28 board meeting.

 $Fry\,asked\,that\,as\,City\,Attorney$

Chris Rohrer drafted a revision to their existing ordinance, he would include a couple-month grace period to switch from audio-only recording to video recording.

The City of Osage Beach has been broadcasting its board meetings for more than a year via Facebook Live. Their meetings are available later on that platform and also on the city's You-Tube channel. In a separate earlier interview, City Administrator Jeana Woods said they were very pleased with that option. The City of Eldon also broadcasts its meetings using Facebook Live. Camden County recently began broadcasting commission and planning and zoning meetings on Zoom.

Zoom video conferencing service grew in popularity when COVID caused people to stay at home.

According to an app research firm, Zoom had 82,400 business customers in 2018. That number had grown to almost 200,000 by 2021. During the pandemic, Zoom reported hosting meetings with an average daily virtual attendance of 350 million.

Hobby Lobby to open soon

By Nancy Zoellner

Hobbyists have been waiting for this day for years and it appears that it's finally going to happen. The Hobby Lobby Store in Osage Beach is set to open in August.

According to a release from the company, the opening of the new 50,000 square-foot store will bring about 35–50 jobs to the community paying \$18.50 per hour for full-time and \$13.00 per hour for part-time associates.

"Once you visit Hobby Lobby, you will see that we are very unique, offering the widest variety of merchandise in the craft and home decor market under one roof," stated Kelly Black, assistant vice president of Advertising "We're tremendously excited about becoming a part of the Osage Beach community."

And the community is excited to have them.

The City entered into a Tax

Incremental Finance (TIF) Agreement with St. Louis based real estate firm The Staenberg Group (TSG) in September 2017. At that time it was rumored that the 14-acre redevelopment area would include the arts and crafts retailer but it wasn't until much later that the contract was announced.

When the agreement on the Osage Beach Commons was approved, the development plan also showed that outparcels along Osage Beach Parkway would include new restaurant and retail opportunities – but those retailers could not be "outlet-type" stores. Those contracts have yet to be announced.

Hobby Lobby currently has 26 locations in Missouri and more than 900 stores across the nation. Each store offers more than 70,000 crafting and home decor products including floral, fabric, needle art, custom fram-

ing, baskets, home accents, wearable art, arts and crafts, jewelry making, scrapbooking and paper crafting supplies.

Store hours are Monday through Saturday from 9 a.m. to 8 p.m. Hobby Lobby stores are closed on Sunday.

Hobby Lobby Stores, Inc., a major Oklahoma City-based corporation began as Greco, a miniature picture frame company in 1970. When David Green moved his business from the family garage to a 300 square-foot retail space in 1972, Hobby Lobby was born. It is now the nation's largest privately owned arts and crafts retailer.

For more information about Hobby Lobby, weekly specials, store locations and online shopping, visit hobbylobby.com, download the mobile app or follow on Facebook at facebook. com/hobbylobby.

As the Lake Churns

Cove Locations and No Wake Settings

Choosing a lake home includes decisions about "must haves". Top of the list for a lot of lake home buyers is a cove setting. The biggest reason for choosing a cove location is for protection from boat traffic on the main channel. Many prefer to have swimming areas where there are fewer passing boats and they won't be jostled by large wakes, particularly if they have smaller humans in their care. Wave action is also hard on docks and equipment. Damages to those can in turn cause damages to your watercraft.

An important component of this choice is how the home is situated in the cove. Will it allow the size dock you want or need and is the water depth enough to moor your boat, possibly on a hoist? Remember that lake levels fluctuate and you need to know the water levels year round to know whether the property will allow you to use your boat or hoist in the Spring and Fall – or even Winter if you are a die hard boater! Ameren Corporation, the energy provider who owns both the lake and Bagnell Dam, operates the hydroelectric dam and controls the water levels. You can find a chart of projected water levels as well as actual daily water levels on their website Ameren.com. If you would like specific links to these locations, let me know.

Another cove related factor is how much and what type of boat traffic the cove has. Some buyers look for a cove large enough to allow them to ski, tube and ride PWCs right where they live. Others would prefer a smaller cove where there is little to no boat wake. With the market moving so quickly, it can be difficult to take the time to research. Ask your agent to research this for you and reach out to any neighbors in the area.

Several coves are zoned no wake for all boats and are marked by floating buoys. This application request can be made for coves less than four hundred feet across. Seventy five percent of property owners must petition for this permit to be considered.

A few larger coves are zoned no wake for boats forty foot or longer. This application request can be made for coves four hundred and eight hundred feet across. There is no petition requirement.



Real Estate and Lake News with C. Michael Elliott

The 40+ No Wake Coves are: Osage Arm; 2mm Jennings Branch, 10mm Lynch Hollow(Franky & Louie's), 19mm Darby/Harper's Hollow(Kelly's Port), 20mm Five Finger(The Villages). Gravois Arm; 4mm Mill Creek, 6mm Indian Creek. Glaize Arm; 2mm Watson Hollow(Towers/Pin Oak). Big Niangua from the 9 ½ up.

Main channel locations can offer incredible views and often have a more private setting on land. Docks designed to withstand rough water and breakwater systems can help overcome the conditions caused by heavy boat traffic in the busier water of the channels.

Keeping a close eye on your dock system and having a yearly inspection by a dock builder or repair company helps prevent a minor issue from becoming a major, and costly, problem. If you need a recommendation to a dock service provider that I know and vouch for, give me a call. I have a few sources in most fields that I work with and am happy to share information.

In an area that is not wake restricted, you are still responsible for your vessel. Know the difference between plowing and being on plane. Bring it down to idle speed in smaller coves. Be a good boat neighbor and share the waterway with consideration. And, don't forget the boat wave! If you're a farmer or from a small town, you already have this down. Enjoy your summer!

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area and operates a boutique office focused on personal service. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.

Crossword Puzzle

THEME: FOURTH OF JULY ACROSS

- 1. Cutting the mustard
- 5. French vineyard
- 8. Expression of satisfaction
- 11. Chicago's Navy ____
- 12. Not that
- 13. Lock horns
- 15. Sound of pride
- 16. Tom Hanks' character had this in "Philadelphia"
- 17. Dre's headphones
- 18. *Handheld firework
- 20. Eurozone money
- 21. Chinese weight units
- 22. Campaigned
- 23. *Popular July Fourth salad
- 26. Ltd
- 30. A in I.P.A.
- 31. Type of embellished surface
- 34. Dunking treat
- 35. Potato state
- 37. Type of poem
- 38. Rabbit trap
- 39. "I, Claudius" role
- 40. As much as necessary
- 42. Opposite of trans- in chemistry
- 43. Bring into servitude
- 45. *Bottle
- 47. Ill temper
- 48. Olive branch
- 50. Campaign worker
- 52. *Declaration signer
- 55. Extinct Italic language
- 56. Forsaken or desolate
- 57. Rumpelstiltskin's weaver
- 50. Determine Franct and Almed
- 59. Between Egypt and Algeria
- 60. Heed
- 61. At the summit
- 62. Beaver's construction
- 63. "I Thee
- 64. *Liberty Bell did it to mark Declaration reading

Solution on page 21 DOWN

- 1. Calendar abbr.
- 2. Life stories, for short
- 3. Faith jump?
- 4. Misprints
- 5. *Cooler purpose
- 6. *Fair attractions
- 7. CCCP, in English
- 8. Lab culture
- 9. Type of pilot
- 10. "For ____ a jolly ..."
- 12. Hit 80's song "____ ___ Me"
- 13. Crosswise, on deck
- 14. *Popular type of July Fourth gathering
- 19. Two to one, e.g.
- 22. Antonym of keep
- 23. *"Common Sense" author
- 24. *Like the days of 1776
- 25. Crocodile ones are insincere
- 26. Place, in French
- 27. Race course
- 28. Causing fear
- 29. "That thou _____, do quickly"
- 32. Like a certain ranger
- 33. Fuss
- 36. *4th of July, e.g.
- 38. Sudden upset
- 40. The night before
- 41. Dad's mom
- 44. Gladiators' battlefield
- 46. Cold storage
- 48. Space exploration mission
- 49. Dog-____ pages
- 50. "Heat of the Moment" band
- 51. Intercontinental ballistic missile
- 52. Opposite of ebb
- 53. I, to a Greek
- 54. High part of day
- 55. Like Methuselah
- 58. Fuel economy acronym

CROSSWORD														
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	18			19						20				
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59						60					61			
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Outlet Mall

continued from page 8 Columbia Capital.

During a conference call on Monday, June 20th, to discuss this matter and the fate of the project, the development team asked for reconsideration of the financial advisor decision and the selection of any other financial advisor in the country. "The next day Mayor Michael Harmison informed our team that our request was summarily denied," Foster said.

In the meantime, the City team, made up of staff, legal counsel, and Columbia Capital, finalized a draft of the redevelopment agreement after weeks of requests for the document from the Fosters. That draft, originally planned to be reviewed and considered for approval on June 27, was not received by the developers until the evening of June 22. Foster said multiple provisions within the redevelopment agree-

ment were completely unacceptable to the developer team. The development team, in its letter to the City on June 23, wrote that the city had created an untenable situation based on lack of effective communication, lack of timely actions and unilateral decisionmaking that led to a non-functional relationship "not in keeping with the spirit of a healthy, collaborative partnership".

"We want to get this project done," Chris Foster said. "We have spent hundreds of thousands of dollars to get to this point and we know we have the support of the community. We remember the days when the mall was packed and people drove here from all over just to Christmas shop. People want those opportunities back. They want those jobs back – so we are hoping we can work with the city as partners to get this done."



The Lake Area Chamber recently held a ribbon cutting for The Osage Beach Farmers Market. Located at 4540 Osage Beach Pkwy, the Osage Beach Farmers Market has started their 11th summer season. The ribbon cutting took place on June 18 at 11am. Attendees included several of the Farmers Market Vendors and friends as well as the Lake Area Chamber staff, Board Members and many local community peers. The ribbon cutting celebrated the kickoff to their 2022 season as well as their new membership with the Lake Area Chamber.



The Lake Area Chamber recently held a ribbon cutting for Mike Heitman State Farm Insurance at their new location, 4681 Osage Beach Pkwy, Suite 14 in Osage Beach. The ribbon cutting took place on June 3rd at 11:00am along with a Bar-B-Que celebration, open house and giveaways. Attendees included several of Mike Heitman State Farm Associates, as well as the Lake Area Chamber staff and many local community peers. The ribbon cutting celebrated their return to King's Plaza and their new office. For more information, call 573-348-1737.

Buzzed driving is drunk driving - and can cost dearly

According to the National Highway Traffic Safety Administration (NHTSA), 11,654 people were killed nationwide in motor vehicle crashes that involved an alcohol-impaired driver in 2020. Substance-impaired driving contributed to 22 percent of all 2020 Missouri traffic fatalities. In 2020, 222 people were killed and 716 seriously injured in crashes that involved at least one substance-impaired driver.

That same year, 493 people died in motor vehicle traffic crashes over the July 4th holiday period (6 p.m. July 2 to 5:59 a.m. July 6). Forty-one percent (201) of those fatalities occurred in alcohol-impaired-driving crashes.

With many Fourth of July festivities wrapping up in the evening or late at night, more cars will be on the roads at night. Over the 2020 July 4th holiday period, of the 201 people who died in alcohol-impaired motor vehicle traffic crash-

es, 85 percent of the fatalities occurred in crashes between 6 p.m. and 5:59 a.m. the next morning.

The Missouri State Highway Patrol reported seven traffic deaths during last year's July 4th holiday period.

To help lower those numbers, the Camden County Sheriff's Office, as well as other law enforcement agencies around the area, will be participating in the Drive Sober or Get Pulled Over Campaign during the July 4 holiday period.

The NHTSA partners with the MoDOT Highway Safety and Traffic Division to provide overtime grant funding for law enforcement agencies to increase traffic enforcement visibility during the state and national campaigns. In Missouri, the grants are awarded and administered by the Missouri Safety Center.

Drunk driving, even when no

accident occurs, can get expensive.

In Missouri, a motorist can get a DWI for driving while "under the influence" of (impaired by) drugs or alcohol, or with a blood alcohol concentration (BAC) of .08 percent or more.

The minimum and maximum jail time and fines drivers face for a DWI conviction in Missouri depend on the number of prior DWI convictions. On the first offence, drivers could face a fine of up to \$500 and up to six months jail time; the second offense could result in a fine of up to \$1,000 and up to one

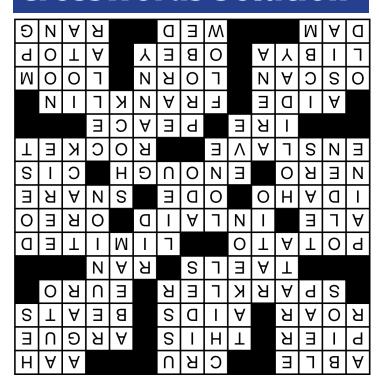
year in jail; and the third offense could mean a fine of up to \$5,000 and up to four years in jail.

According to the Missouri Department of Revenue, those convicted of an alcohol offense will also have points assessed to his or her driving record. Refusal to take the BAC test can result in an automatic suspension or revocation, even if the ticket was disposed of in court or reduced to a lesser charge.

Drivers convicted of operating a commercial motor vehicle while their alcohol content is .04 percent or higher will get 2 points assessed to their Missouri driver record and they will be disqualified from driving a commercial motor vehicle for one year. A second intoxication-related traffic offense, regardless of the length of time between convictions, can result in a one-year revocation; a second time for an alcohol- or drug-related offense within a five-year period may result in a five-year license denial. Those convicted three or more times of an intoxication-related traffic offense will receive a 10-year license denial.



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The Lake Area Chamber recently held a Ribbon Cutting for Off the Cliff at their location at 66 North Shore Dr. Lake Ozark, MO. The ribbon cutting took place on Thursday, May 26th, 2022 at 4:30pm. Attendees included several of the staff, owner Penny Bales Huston as well as the Lake Area Chamber staff, board members, and local community peers. The ribbon cutting was to celebrate their 3rd Anniversary as well as their new membership with the Lake Area Chamber of Commerce.

For more information, call 573-693-1655.



The Lake Area Chamber recently held a ribbon cutting for Rowland and Sullivan Wealth Management of Wells Fargo Advisors at their new location, 2820 Bagnell Dam Blvd, Suite A-2 in Lake Ozark, MO. The ribbon cutting took place on Friday, May 27, 2022 at 11:30am. The ribbon cutting ceremony was to celebrate the opening of their 2nd location. Attendees included several Associates, as well as the Lake Area Chamber staff, board members, and local community peers. For more information, call 573-348-2322.



The Camdenton Area Chamber celebrated one of their newest members, Bling Press Designs, with a ribbon cutting on Thursday, April 14th, 2022 at their new location within the Boardwalk on 54 (138 W. Hwy 54) in Camdenton . Staff, Board, and Members of the Camdenton Chamber along with recently crowned Miss Dogwood, Destiny Drake were in attendance to celebrate their new membership. Bling Press Designs is open Mon-Thursday 10am until 4pm, Fridays 10am-6pm, and Saturdays 10am-3pm.



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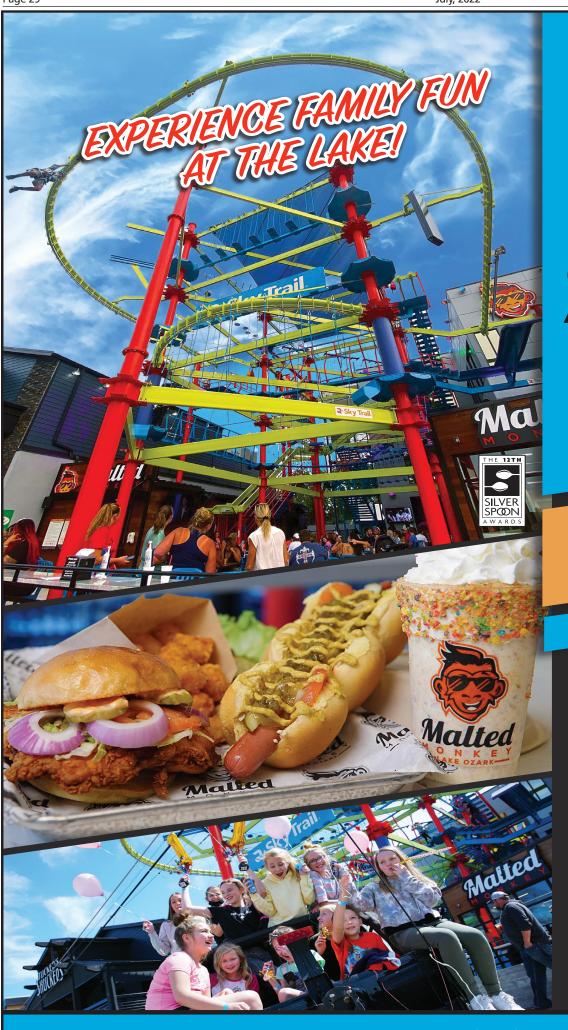


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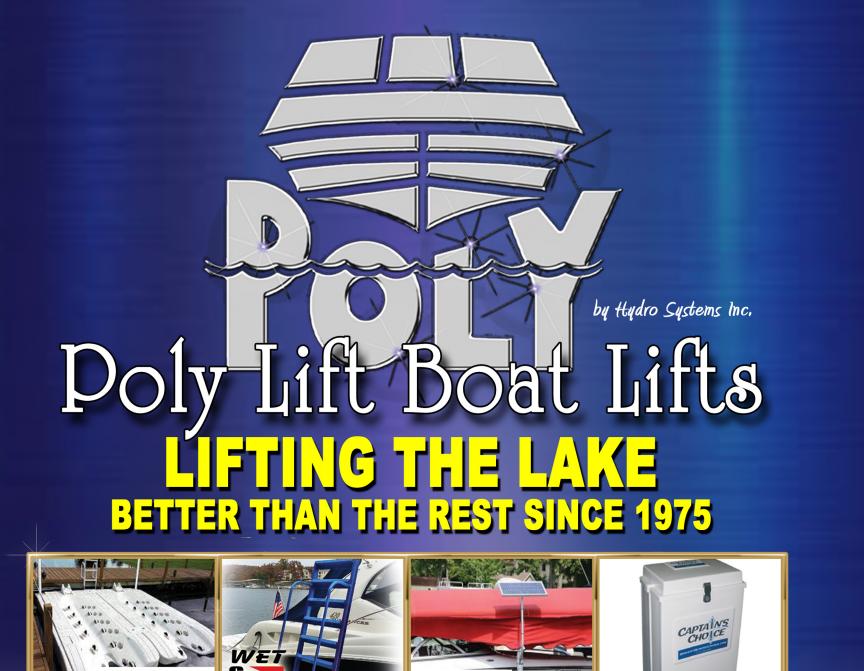
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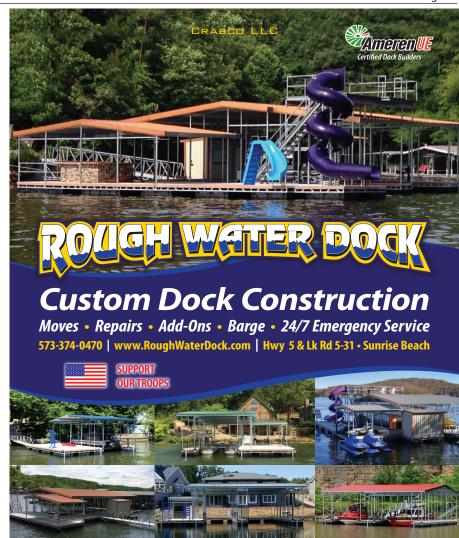
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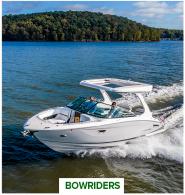


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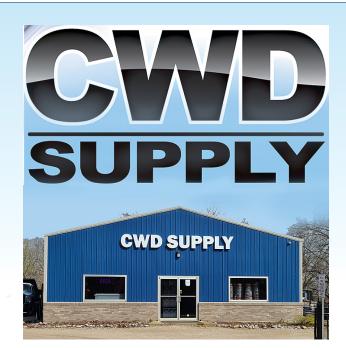


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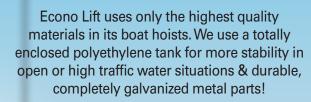


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