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## NEWS IN BRIEF



## The Fun Keeps Coming

Aquapalooza draws record crowds. Pg. 4



An easy-to-remember three-digit number will offer rapid access to behavioral health crisis care and support.



A front door for engaging individuals experiencing a mental health crisis and connecting them to care.



Reduce health care spending and utilization of law enforcement with more cost-effective early intervention.

## 988: Some to Help

Easier to get help in a crisis. Pg. 6



## Lake Ozark Grant Need

Application for grant from DNR. Pg. 11

## Tech & Lifestyles

Your dose of cool gizmos and gadgets. Pg. 15



## Crossword

Fill in the blanks on: 19 Solution: 21

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 8

AUGUST, 2022

## Osage Beach Nixes Development - What's Next?

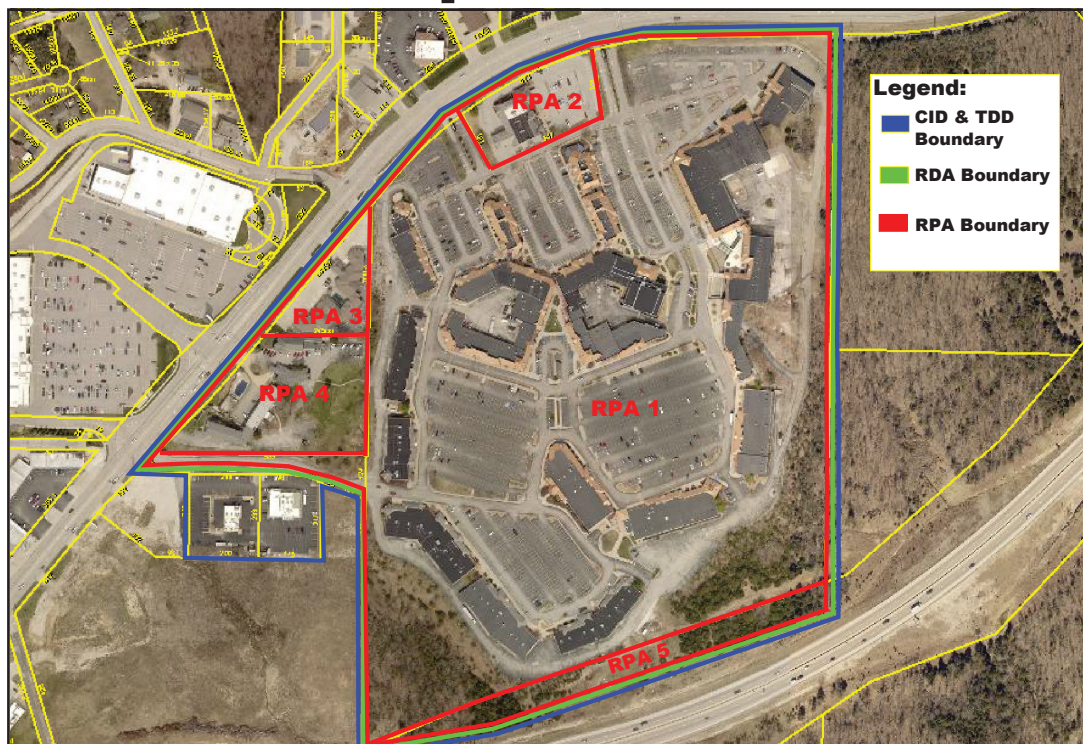
By Nancy Zoellner

In a last-ditch effort to move the Osage Beach Outlet Mall project forward, Mark Beeler, who represents both the buyer and seller of the mall, addressed the board of aldermen during the Citizens' Communication portion of their July 21 meeting, asking them to entertain a motion to remove the financial firm the city had chosen to work with them on the mall redevelopment project.

"I think that will open the door to the investors to come back," he told the board, which remained silent throughout his presentation.

In November, the Dan Foster family announced they were in the process of acquiring the mall and had contracted with Kansas City-based Legacy Development to help them carry out their plans. The \$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. The project would not only have retained, but also added hundreds of jobs and pumped millions into the local economy.

The developers made it clear they needed a variety of funding initiatives, including Tax Incre-



ment Financing (TIF), 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.

In early June the board of aldermen voted to seat a TIF commission and on June 13, that group 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.

Then at their June 16 board of aldermen meeting, the aldermen chose Columbia Capital. Although the development team asked for reconsideration of the financial advisor decision, Mayor Michael Harmison informed them their request was denied. In the meantime, the city team, made up of staff, legal counsel, and Columbia Capital, finalized a draft of the redevelopment agreement, after many weeks of delay. According to Foster, included

multiple provisions that would create a difficult situation for any development team to achieve success without suffering liquidated damages.

The development team sent the city a letter stating that if the city didn't switch from using Columbia Capital Group, they would terminate the funding agreement. In response, the next day the city sent out a press release saying that since the development team terminated the funding agreement, they took it that they were terminating the whole TIF.

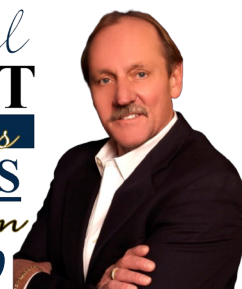
According to Chris Foster, since the city made that announcement, they have reached

*continues on page 10*

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## Armchair Pilot

By Nancy Zoellner

**PARENTS VOICING THEIR** displeasure about being separated from their young children on flights finally got some attention. Although not a rule, in July the Office of Aviation Consumer Protection issued a notice that urged airlines to “do everything in their power” to keep children 13 and under seated with their families – at no additional cost. The request even covers basic economy, where seats cannot be pre-selected prior to check-in. The notice reads, “Although the Department receives a low number of complaints from consumers about family seating, there continue to be complaints of instances where young children, including a child as young as 11 months, are not seated next to an accompanying adult. If airlines’ seating policies and practices are barriers to a child sitting next to an adult family member or other accompanying adult family member, the Department will consider additional action consistent with its authorities.” According to the Transportation Department, they received 130 complaints about the matter in 2019.

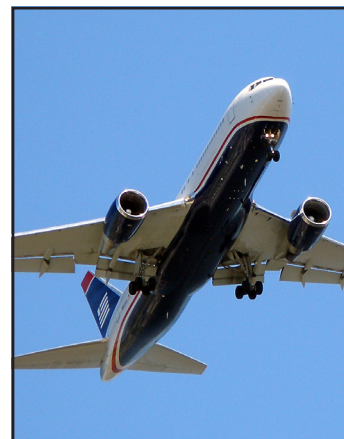
**FREE IN-FLIGHT WI-FI** is supposed to be available soon to those who fly Delta. More than a year ago, the airline announced they would be adding the service, but setbacks slowed the progress. In a memo obtained by Thrifty-Traveler.com, the airline said they



plan to launch complimentary Wi-Fi on all domestic flights by the end of the year. Delta also said they plan to add the service to international flights in 2024.

**THOSE CONSIDERING** international travel might want to wait a bit. With air travel returning to normal post COVID, 52.5 percent of airport’s scheduled flights worldwide have been delayed this summer and only one US air-

port – Orlando International Airport in Florida – made the top 10 global delays list. Seven of the top 10 airports experiencing delays this summer are in Europe. The worst three airports worldwide are Toronto Pearson International Airport in Canada with a 52.5 percent cancellation rate; Frankfurt, Germany Airport with 45.4 percent of all flights cancelled; and Paris Charles de Gaulle Airport in France with a 43.2 percent cancellation rate.



**DOMESTIC FLIGHTS** are still experiencing a significant number of cancellations. Numbers reported by airlines to the Bureau of Transportation show that 88,161 flights were canceled through May. It’s the second-most number of cancellations in the first five months of a year since 1988, and is topped only by cancellations made in 2020 as a result of the pandemic. Just like every other industry, staff shortages are being blamed. Also like other industries, airlines are offering pay incentives and better schedules to lure back the employees who were let go as the pandemic brought airline travel to a halt.

**A REMODEL OF LAMBERT** St. Louis International Airport would not just give it a whole new look. It would also consolidate everything in a single terminal with 62 gates, eliminating the need to cross multiple security checkpoints while accessing other concourses. In addition, all concessions would be located in one area. However, the remodel won’t happen anytime soon. Lambert officials have been gathering input from residents. If and when they get the details ironed out and decide to move ahead with the plan, engineers will also design a new terminal roadway system to improve traffic flow. The plan will also include new parking garages and more spacious concourses with moving walkways.

**IN THE MEANTIME**, St. Louis Lambert International Airport added a non-stop flight to Eu-

rope, something that hasn’t been available in more than 20 years. On June 1, Lufthansa’s began offering flights between Lambert and Frankfurt three times a week. Airport officials said they believe the new route will bring more travelers from Germany and other European countries like Austria, Switzerland, Spain and Italy.

To stay safe while traveling internationally, follow these travel tips provided by Nationwide insurance. 1. Do your research – read traveler reviews – to get to know your destination before you arrive and who you would need to call in an emergency. Also check the State Department’s website for country updates. 2. Try to blend in as much as you can. One way to do this is to wear clothing that won’t attract attention. Be discreet when looking at maps and approach people carefully if you need to ask for directions. 3. Make copies of important documents – your passport, driver’s license or other identification. 4. Keep your friends and family updated on your travel. Share your itinerary with trusted people who can keep tabs on your whereabouts. 5. Be wary of public Wi-Fi, which allows hackers to access your data including credit card or Social Security numbers. If you do need wireless Internet service, set up a virtual private network (VPN). 6. Safeguard your hotel room by keeping your windows shut and the door locked and deadbolted. And don’t let strangers in your room. 7. Be aware of your surroundings and keep an eye on your personal belongings at all times. If you feel uncomfortable, leave the area immediately.

As travel increases, so does the cost of travel. Several industry insiders have shared tips on ways to save money on this year’s vacation. 1 – save money on flights by using apps such as Skyscanner that alerts you to price drops. Travelers should also pack light to avoid extra baggage fees. Having flexible travel dates can score a great deal on both a flight and a hotel. Consider a cruise. Prices have remained the same or have even dropped on some lines. And to lure those who are new to cruises, some lines are offering free fares for children. Those who aren’t bound by school schedules should consider delaying travel to late August or September when prices drop significantly. No matter when or where you go, make a list and keep it updated to avoid paying premium prices to replace items you forgot to pack.

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# Year after year, the fun just keeps on coming

By Nancy Hogland

This year’s Aquapalooza was the best yet! The Lake’s largest family boating event drew the biggest crowd ever and, according to organizers, that crowd was ready for fun. The pictures prove it.

A stage constructed over the sand pit volleyball courts at Captain Ron’s, the host of the event, allowed for maximum visibility and sound quality – and everyone was happy with those sounds. The four bands that performed – Black Note Band, Dirt Road Addiction, The Nobodies and Members Only – had everyone dancing on the beach and in the water.

The members of the bands were just as happy.

“They all said they enjoyed the excitement and said they had a great time performing for this crowd. Booth vendors also seemed pleased with the traffic on the beach,” said Mike Clayton, station manager for Benne Media, and MC of the event. “Our staff attended and worked hard to make the day fun for all involved – and had a lot of fun themselves. It was really just a great event, all around.”



Clayton said they were grateful to the paramedics, police, and fire officials on hand that day, “and we’re also appreciative of the staff at Captain Ron’s for all of their hard work serving our crowd. They were kept busy all day. And, of course, we also want

to thank our presenting sponsor High Noon and all of our sponsors, and Nelson Audio and Light for the wonderful stage and audio production. 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 on-water

get-togethers were held worldwide 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 *continues on page 13*

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# It's now easier to get help in a mental health crisis

By Nancy Zoellner

In July, 988 became the national three-digit phone number for all mental health, substance use, and suicide crises, replacing the former Lifeline number, 1-800-273-8255. In 2020, the Federal Communications Commission and Congress established 988 as a nationwide three-digit National Suicide Prevention Lifeline for mental health crises and suicide prevention. Officials chose the number 988 because they felt it would be as easy to remember as 911.

In Missouri, calls made to 988 will be routed to one of the six established call centers: Behavioral Health Response, Burrell Behavioral Health, CommCARE, Compass Health, Ozark Center, and Provident Behavioral Health. Beginning in September, texts, and chats to 988 will be routed to DeafLEAD, a non-profit agency that currently provides, among other services, 24-hour crisis intervention to the deaf and hard of hearing through the National Suicide Prevention Hotline.

According to Suicide Prevention Specialist Casey Muckler, who has been working on the

988 project for more than two years, 988 calls are routed based on the caller's phone number area code. However, because they know that callers frequently



live in a different area than their area code, the 988 Task Force is having conversations with the Federal Communications Commission (FCC) about allowing 988 centers to have access to geo-location data, which is available to 911 Public Service Answering Points (PSAPs).

In the meantime, Muckler said if the person in crisis will share his or her location, the call will be rerouted to a center in the caller's area. When callers cannot or will not share their number, 988 will

work with the PSAPs, which will ping the phone to get location data, when possible. If a higher level of care is needed, the crisis specialist will work with the caller and other support systems, including law enforcement, to connect them to a mobile crisis response team, which will respond.

Several brick-and-mortar locations have been established around the state to assist callers and all call centers will have access to resources and referrals for the whole state so callers can also be connected to ongoing care and treatment wherever they're located in Missouri.

Jason Klaus, Missouri's Crisis Intervention Team (CIT) coordinator, has been developing a standardized CIT training for 911 communications officers. CIT programs create connections between law enforcement, mental health providers, hospital emergency services and individuals with mental illness and their families with the goal of keeping people with mental illness out of jail and in treatment. A 40-hour training centered on behavioral health education and de-esca-

lation skills for law enforcement helps accomplish that.

"We also want to make sure dispatchers understand what we're doing in Missouri with our crisis response system, to know what a CIT officer is and who their CIT officers are, and why they may be the best person to send to that call, when law enforcement is needed," Klaus said.

Muckler said because it's vitally important for the entities to be able to work together, the 988 Task Force is working closely with the 911 Service Board to develop training on how and when calls should be transferred, or how they can "tag team" a call if there's a situation that could involve law enforcement.

Sgt. Scott Hines, public information officer for the Camden County Sheriff's Office, said the 988 system is a great resource for people in crisis.

"When someone in crisis dials 988 they can receive services from the Substance Abuse and Mental Health Service Administration of the US Department of Health and Human Services. There is a process, however, for that person in crisis to speak with

our dispatchers if 988 forwards that information to us," Hines said, adding that although it varies by need, generally, the 988 personnel will stay on the line with the person in crisis while they attempt contact with them.

"Our dispatchers have not been through CIT training but have spoken to many people in crisis while awaiting the arrival of a CIT certified deputy. More than half the Patrol Division and most of the command staff have attended CIT training and we periodically send deputies and corrections officers through the certification when it is available. People in crisis are told to look for or request a CIT certified deputy when they need our assistance," he said, adding that while they don't categorize calls as "suicide attempts," year to date they have taken 174 calls for emotionally disturbed persons. "Not all of those are suicidal, but these people are in some sort of crisis when the call comes in."

For more information, visit <https://dmh.mo.gov/behavioral-health/988-suicide-and-crisis-lifeline>

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#### ABOUT THE PRESENTER

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.RamonRay.com](https://www.RamonRay.com)

### August 11: Live Q&A - Expert Advice and Solutions for Black-Owned Business Challenges

National Black Business Month was created to recognize and support the economic development of black entrepreneurs and business owners from across the United States.

Join us for an hour-long Q&A session to answer your questions about starting, managing, and maintaining your business.

Dedicated to answering your questions, we have invited small business expert Marc E. Parham, financial expert Phyllis Johnson, and e-commerce expert John Lawson.

#### ABOUT THE PRESENTER

• John Lawson is the CEO at ColderICE Media, an ecommerce consulting firm. In addition, Lawson is an international keynote speaker, Ecommerce expert and an absolute wealth of knowledge on all things dealing with online retail and digital marketing.

• Marc E. Parham is a small business expert, professional speaker, radio host and author of the book "Yes I Can - Develop My Idea and Start My Own Business." He has been working for over 20 years to help people start and grow businesses. He is also the director of Entrepreneurship, Urban League of Greater Atlanta.

• Phyllis Johnson, owner and CEO, launched PKJ Consulting in 2015. PKJ Consulting is an accounting & consulting services company for small businesses that provides accounting, bookkeeping, consulting, taxes, payroll and startup services.

### August 18: Email Marketing Strategies to Propel Your Business Growth

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- How to use a content calendar to plan your email campaigns

#### ABOUT THE PRESENTER

Patty Ross, a native Californian,

has well over 20 years' experience in marketing and has been in the online space since 1998, where she developed an e-commerce program for a gourmet gift company into a million dollar business. She has spent 15 years helping the wine industry gain traction online and has since branched out to help other industries, including restaurant, financial, and legal, grow their brands.

### August 23: Three Key Principles to Help Your Business Work for You

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- Become the best leader and understand why it is the linchpin to success
- Develop the skills to find and retain employees
- Implement a systematic approach to satisfying your clients

#### ABOUT THE PRESENTER

Domenic A Chiarella sold his company in 2011. He was fortunate enough to have a great team that grew to the top 3 percent in the industry organization. He believes in creating an environment in an organization where everyone can thrive, financially and professionally. He has been speaking, hosting workshops, and coaching business and life development for the last 10 years, sharing his experience and guiding owners.

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The first step in deciding what pages your business needs on its website is taking a closer look at the different services you provide, or in other words, the different problems you can solve for clients. You want to go through the answers to that question on a really granular level.

Think about how different clients would search online for your different types of services. For example...How would an electrician do this? Let's say you are an electrician, and you want to break down the different services you provide. Questions to ask - Do you work on docks? Do you wire new homes? Do you install fixtures? Do you do electrical upgrades? Do you do outdoor landscape lighting? Will you do electrical for pools? Do you do under cabinet lighting? Do you install generators?

*When you start thinking at that level of granularity (because this is how people search online) you can define the pages needed on your website to match what potential customers are searching to solve a specific problem.*

The more detailed you can get at the service level, the better off you're going to be when it comes to your organic search engine rankings. Dividing your services very specifically onto separate website pages will help you to rank better for each in Google searches.

Someone who is looking for help installing a generator is going to be very different in the way they search than someone look-

ing for assistance getting under-cabinet lighting installed. Having a page for each type of service offered allows different "searches" to find your website on Google. (You know, better search engine optimization - SEO!)

**Now, Think About The Questions Clients Might Have For You. Then, answer those questions before they even talk to you!**

Your website will, of course, need a "Home Page" as well as an "About Us" page, but there is one more web page we suggest that you add to better service potential customers - "Frequently Asked Questions (FAQ)" page.

This is a good idea because it will answer many questions clients may have right away. Another reason to add an FAQ page is because Google is in the business of returning answers to people's questions. Google absolutely loves good FAQs page, which means having one will help your organic search engine rankings big time!

As always, if we can answer any questions on this topic, please contact us!

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# Osage Beach Nixes Development

*continued from page 1*  
out several times to the mayor, aldermen and city officials to resurrect the plan, to no avail. Beeler, owner and partner of Pinnacle Real Estate Partners, made his second appeal at the latest board of aldermen meeting.

"I was here a couple weeks ago and I spoke to you and appreciate the opportunity to speak one more time in an attempt to breathe life into a dying project. For the record, I did send to all the aldermen and the mayor a summary of the project budget and what the benefits are to the city as well as some related information as to questions that were previously raised by the board," he said. Beeler then shared those numbers.

"The total investment in the project is about \$186 million. Eleven percent of the \$186 million comes from redirected taxes; 89 percent is funded by private fees and private investment. During the course of the TIF, the city of Osage Beach is projected to receive \$42,339,154. Camden County is expected to receive \$33,782,785. The library - \$245,000; the Osage Beach Fire Protection District \$1.9 million; and the Camdenton School District \$7.6 million," Beeler told the board.

After the TIF term ended, the city was expected to receive \$2,836,000 annually. Annual revenues to Camden County were projected at \$2,145,000; the library would receive \$15,000 annually; and the Osage Beach Fire Protection District would receive an additional \$118,486 in tax revenues each year.

The project has another benefit, according to Beeler. More than 700 construction jobs will be created as the project is built out and another 700 new permanent jobs would be provided by the stores and other venues that would come to the mall.

"It's pretty significant," Beeler said. "(The project will bring) over \$70 million in new tax revenue over the next 23 years to the local taxing districts. I'd like to go on to say that the city of Osage Beach will not - and I want to emphasize will not - have to issue any bonds. There is no recourse on those bonds. The risk is all held by the institutional investors."

He explained that there are three types of bonds and they are neither new nor rare. "They are simply revenue bonds issued early on in a project and that's a pre-construction bond. Debt service reserve fund up to 10 percent of the paramount of the bonds are

set aside as a rainy day fund debt coverage ratio. Approximately 45 or 15 percent of the projected revenues is required. The safeguards for pre-construction funds are specifically designed to enhance protections."

At that point, Harmison interrupted Beeler saying, "If you could wrap it up fairly soon, that'd be great."

Beeler responded, "I think that's enough. I hope that's for the record. I'm hoping tonight that the city will entertain a motion to remove Columbia Capital and reconsider that position so we can move this project forward. I think it will open the door to the investors to come back."

None of the aldermen spoke to Beeler, nor did they ask for the matter to be placed on the next agenda.

In a later interview, Foster said they just want to get to a reasonable solution that makes sense for everyone - especially the workers of the mall.

"It would be great if the city could explain what other alternatives we could explore together," he said. "We are happy to listen, and we must work together to create a viable solution. This project is important to the entire Lake of the Ozarks community."

## A Matter of Trust

### Women And Their Role As Financial Decision Makers

Women are a large part of the workforce. They are often times directly involved in their households' investment and financial decisions. Even if this is something you might not be involved in currently, in the unfortunate event that your partner is incapacitated, these financial decisions may fall into your lap. In fact, a Prudential research study states that 95% of women will be their family's primary financial decision maker at some point in their lives.

The coronavirus pandemic, however, had an alarming impact on women globally. Over the last few years, women were disproportionately affected by job loss and burnout as they juggled work with caregiving demands.

In 2020 alone, women globally lost more than 64 million jobs. This equates to 5% of the total jobs held by women (Oxfam International). By comparison, 3.9% of men's jobs were lost last year. This loss of jobs due to the Covid-19 crisis, cost women around the world at least \$800 billion in earnings, a figure that is more than the combined GDP of 98 countries.

Women desire to make informed and beneficial choices for themselves, their families, and their communities. The ongoing pandemic and geopolitical tensions have heightened women's recognition of the need to create a roadmap for making good decisions about the opportunities and challenges to their financial freedom.

Following are a few helpful steps you can take to prepare for your financial future:

#### First, know your financial situation.

Make a list of your assets and liabilities. Take an honest look at your income and your expenses. Are your assets titled correctly? Who will receive your assets? Are your current beneficiary designations appropriate? At a minimum, have a plan for retirement, update current beneficiary designations and select the appropriate individuals to serve as financial and health care powers of attorney.

#### Second, examine your credit history and insurance coverage.

Do you have credit in your



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

own name, or jointly? What are your credit limits and what do you owe? How do you prepare for the worst case scenario? Review your insurance coverage and work with a professional to ensure you have the appropriate coverage with financially sound companies.

#### Define and establish your financial goals.

What are your priorities, responsibilities, and dreams? These will be unique to you. Identifying whether you want to plan for an emergency, retire early or leave something to charity can be very motivating and help you commit to your financial plan.

#### Finally, establish a comprehensive plan with someone you trust.

Have you ever met with an advisor and felt like that person didn't hear what you were saying or dismissed some of your concerns? Studies show women relate with and communicate differently than men, sometimes by telling stories or preferring to collaborate when working with others, even with professional advisors.

Women should choose an advisor that they feel comfortable with and one that creates an inclusive environment. Collaboration on an interpersonal level, as well as being a good listener, are important traits when searching for an advisor to help you manage your funds and plan for the future.

Contact Trenny Garrett today at (573) 302-2474 or by email at trenny.garrett@centraltrust.net.

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

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# Lake Ozark applies for DNR ARPA Grant

By Nancy Zoellner

The city of Lake Ozark has high hopes that a grant will help fund a needed well and water tower on

infrastructure projects. These grant opportunities were made available through American Rescue Plan Act (ARPA) State Fiscal

report would receive preference in the scoring process. However, a local match would be required to be eligible for funding.

Assistant City Administrator Harrison Fry said after learning of the opportunity and reviewing grant rules, guidelines, and eligibility requirements, they started looking for water and wastewater projects that would meet the DNR criteria.

"Because the engineering company we hired last fall completed the feasibility study for the North Shore water and sewer, we had a number of residential products that we were able to pull for the application," he said. "We were also aware that the second water tower on the south side of town at Eagles' Landing is a piece of necessary structure for us, so we asked RIS, which is the Prewitts' development company, if they would be willing to provide matching funds, if the water tower could be funded through the grant. They said they would - up to a certain point - so we also included construction of a well and a water tower in our application."

According to the Tax Increment Financing (TIF) develop-

ment agreement, adopted in July 2018, RIS was required to construct a public water well with a capacity of 250,000 gallons per day and a 500,000 gallon water tower that were designed by an engineer and met DNR requirements before adding any new retail construction, other than Aldi's, in the Redevelopment Area.

Fry said that the city committed to providing 20 percent matching funds to complete the non-Prewitt-related projects, "and we have the funding available for those. Since the Prewitts said they would be willing to do the same on the water tower, which is listed on the DNR's list of preferred projects, and since a lot of the engineering has already been done on the project, we feel we have a good chance of being successful on the application."

He said if they were not successful, RIS would still have to build the well and tower before adding any other retailers or restaurants.

"We're doing a 22 percent city funding / 78 percent state funding agreement, and when I say 'city funding' on the Eagles' Landing portion, that means Pre-

witt. The Eagles' Landing project has a total project cost of \$3.1 million so we applied for \$2.4 million in grants, which means Prewitt would be paying just under \$700,000," Fry explained. "The residential projects have a total cost of \$950,000. The city would be providing \$210,000 of that and we requested grant funds in the amount of \$740,000."

He said they also applied for grant funding to complete \$2.5 million in residential sewer projects. The city requested a match of \$2 million with the city spending almost \$500,000.

According to the DNR application, both successful and unsuccessful applicants will be notified once all applications are scored by mid-October.

If the city is successful, Fry said they would go through their traditional bid process to hire a contractor to install the water and sewer lines. "If all goes as planned, that work would begin in the spring of 2023. We would receive the funds from the state as we started the projects. But because the residential water and sewer projects encompass several neighborhoods, we would not necessarily handle them as one project. We'd do those in phases.



the south end of town.

This spring, the Missouri Department of Natural Resources (DNR) announced they were offering competitive water infrastructure grants for communities to complete drinking water, wastewater, and stormwater

Recovery Funds.

According to the guidelines, the DNR would be scoring applications based on financial need, engineering capability and necessity of the project. Although it was not required, communities with a completed engineering

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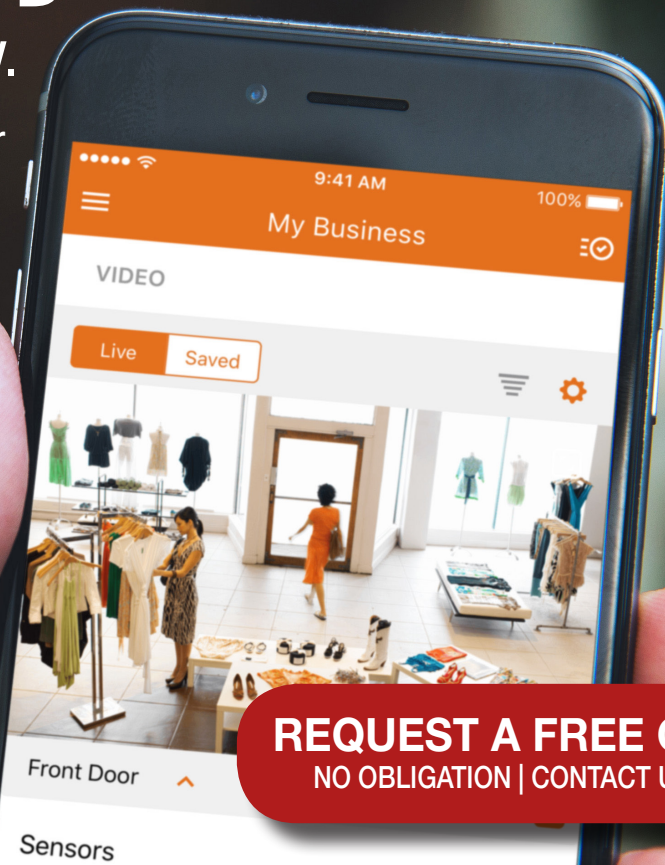
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## Mortgage \$ense

### 5 Reasons to Pack Your Bags and Relocate to Lake of the Ozarks



The Lake of the Ozarks is an amazing place to call home! If you're curious about our thriving community, our mortgage lender in Osage Beach, MO is excited to share about our area! We've been living the lake lifestyle for years and we can't wait to share it with you. Get ready to pack your belongings -- after reading the info below, you'll be ready to relocate to Lake of the Ozarks!

#### 1. Endless Recreational Activities

With over 1,000 miles of shoreline, the waters at Lake of the Ozarks create a fantastic place for recreation. From boating to swimming to fishing, the possibilities are endless! Whether you like being adventurous or relaxing, the Lake provides ample chances to enjoy your favorite water activities.

#### 2. Growing Area

Our community is thriving! With more and more people and businesses relocating to Lake of the Ozarks, we're experiencing some amazing growth. With an increase in new and exciting businesses to frequent, the horizons of our area continue to expand.

#### 3. Safe Community

Our area boasts a low crime rate, compared to many other cities. We are proud of the small-town mentality we have, while our community continues to grow!

#### 4. Seasonal Environment

The seasonality of our tourist destination makes for an exciting place to live. From the exciting events all

summer long to the quiet and relaxing winter months, there is a nice balance that goes hand in hand with a tourist destination.

#### 5. Spectacular Views

The gorgeous lake surrounded by rolling Ozark hills -- it's a recipe for perfection! We also can't talk about the natural beauty without pointing out how spectacular the sunsets are over Lake of the Ozarks. It's a view unlike any other! Immerse yourself in the natural beauty of our area

Starting your home search in a new area can be intimidating but Team Lasson is here to help you every step of the way! We want to help set your home search up for success with a mortgage pre-approval at Lake of the Ozarks! If you're ready to get the ball rolling on relocating, give us a call at (573) 746-7211 or visit our website at [www.yourlake-loan.com](http://www.yourlake-loan.com)!

Follow me on Twitter or Connect on LinkedIn

Michael Lasson, Senior Loan Officer  
NMLS #: 493712

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# Year after year, the fun just keeps on coming

*continued from page 4*  
drawing an estimated 10,000 boaters to the Lake of the Ozarks event.

Since the first gathering, Ben-

ne 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 busi-

ness 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 Ron’s.

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’ve received from the Missouri State Highway Patrol/Water Patrol, US Coast Guard, Camden County Sheriff’s Office, the Sunrise Beach Fire Protection District, “and so many others over the years.”

*Photos by Darrel Willman*



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## "Insurance Talk"

### Aren't personal injury and personal liability the same thing?



**Bryan Johnson**

In short, the simple answer would be no. The two terms may sound like they are interchangeable, but they have very different meanings in the insurance industry. Personal liability typically comes with any basic homeowner's policy and covers a plethora of situations where you may be legally responsible or financially responsible. One common example that we see often is if you have a guest at your home that falls down the stairs due to slick hardwood floors or they trip on a power cord or loose carpeting. Your homeowner's policy would then cover the expenses of the injured parties as long as it does not exceed the policy liability limits. In this situation, you would be personally liable for their injuries because you own the house and property. Another common example is if you are cutting down a tree and it happens to fall on your neighbor's fence, garage, vehicle etc. In this instance, you would be liable for the neighbor's damages since you were cutting the tree down.

The personal injury endorsement is just as important as your personal liability. It's generally understood to

affect one's reputation or emotional well-being and is not bodily harm or property damage. A good rule of thumb is to remember that personal injury does not actually apply to physical injuries. This coverage offers broadened protection to offenses like false arrest, libel, slander, or defamation of character and has the potential to be one of the most valuable coverages you can have on a homeowner's policy. Consider your online presence and what you say or do there. If you have children in your household; think of what your children are putting out on the internet...is it something that could back on you? You could be more at risk than you think.

*Bryan Johnson is a Personal Lines Account Manager at Golden Rule Insurance.*

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## Press Releases



The Lake Area Chamber recently held a ribbon cutting for Woods Supermarket in Lake Ozark, MO. The ribbon cutting took place on Friday, May 27th, 2022 at 8:00am. Attendees included several of the staff, as well as the Lake Area Chamber staff, board members, and local community peers. The ribbon cutting was to celebrate Woods Grand Re-opening and remodel as well as the new membership with the Lake Area Chamber of Commerce.

# Federal agencies release joint study on workplace violence

In late July, the Bureau of Justice Statistics (BJS), the Bureau of Labor Statistics (BLS) and the National Institute for Occupational Safety and Health (NIOSH) released Indicators of Workplace Violence, 2019, which provides findings on fatal and nonfatal crimes that occurred in the workplace or away from work but over work-related issues. Findings are presented for 13 indicators of workplace violence, using data from five federal data collections.

The study found that, over a 27-year period from 1992 to 2019, nearly 18,000 persons were killed at work, on duty, or in violence that was work-related, using data from BLS's Census of Fatal Occupational Injuries. Homicides in the workplace peaked at 1,080 homicides in 1994 and dropped to 454 in 2019, a decline of 58 percent. During a more recent period from 2014 (409 homicides) to 2019, workplace homicides increased 11 percent.

According to the study, an annual average of 1.3 million nonfatal workplace violent victimizations occurred during the combined 5 years from 2015 to 2019, based on data from BJS's

National Crime Victimization Survey (NCVS). Violent victimizations include rape or sexual assault, robbery, aggravated assault and simple assault. This was a rate of 8.0 nonfatal violent crimes



per 1,000 workers age 16 or older. Persons in corrections occupations had the highest average annual rate of nonfatal workplace violence at 149.1 per 1,000 workers among all occupations measured.

In other findings based on the NCVS, strangers committed about half (47 percent) of nonfatal workplace violence during 2015-19, with male victims less likely than female victims to know the offender. The offender was unarmed in 78% of nonfatal workplace violence, and the victim sustained an injury in 12 percent. Fifteen percent of victims of nonfatal workplace violence reported

severe emotional distress due to the crime.

The joint study also stated that about 529,000 nonfatal injuries from workplace violence were treated in hospital emergency departments (EDs) for the combined 2015-19 period, based on data from NIOSH's National Electronic Injury Surveillance System-Occupational Supplement. This was a rate of 7.1 ED-treated injuries per 10,000 full-time equivalent (FTE) workers. Physical assaults (hitting, kicking or beating) accounted for 83 percent of such injuries, which were most often contusions and abrasions (33%), followed by sprains and strains (12%) and traumatic brain injuries (12%). ED-treated injuries were more common among younger victims than older victims.

In 2019, female employees (5.1 cases per 10,000 FTEs) had higher rates than males (2.3 per 10,000) of nonfatal injuries due to workplace violence resulting in days away from work, according to data from the Survey of Occupational Injuries and Illnesses-Case and Demographics (BLS). Female workers accounted for 65 percent

of the 37,210 nonfatal injuries due to workplace violence involving hitting, kicking, beating or shoving that resulted in missed work. Male workers accounted for 82 percent of the 340 injuries involving an intentional shooting that resulted in days away from work.

Indicators of Workplace Violence, 2019 (NCJ 250748; NIOSH 2022-124) was written by Erika Harrell of BJS; Lynn Langton, formerly of BJS; Jeremy Petosa of BLS; Stephen M. Pegula and Mark Zak, formerly of BLS; and Susan Derk, Dan Hartley and Audrey Reichard of NIOSH. The report and related documents are available at [bjs.ojp.gov](https://bjs.ojp.gov).

The Bureau of Labor Statistics of the U.S. Department of Labor measures labor market activity, working conditions, price changes and productivity in the U.S. economy to support public and private decision making. William W. Beach is the commissioner. Additional information about BLS is available at <https://www.bls.gov>.

The National Institute for Occupational Safety and Health, part of the U.S. Centers for Disease Control and Prevention, in

the U.S. Department of Health and Human Services, is a research institute focused on the study of worker safety and health, and empowering employers and workers to create safe and healthy workplaces. John Howard, MD, is the director. Information about NIOSH is available at <https://www.cdc.gov/niosh/index.htm>.

The Bureau of Justice Statistics of the U.S. Department of Justice is the principal federal agency responsible for collecting, analyzing and disseminating reliable statistics on crime and criminal justice in the United States. Doris J. James is the acting director. Additional information about BJS's statistical publications and programs are available at [bjs.ojp.gov/](https://bjs.ojp.gov/).

The Office of Justice Programs provides federal leadership, grants, training, technical assistance and other resources to improve the nation's capacity to prevent and reduce crime, advance racial equity in the administration of justice, assist victims and enhance the rule of law. More information about OJP and its components can be found at [www.ojp.gov](https://www.ojp.gov).

## TECHNOLOGY AND LIFESTYLE

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### Apple iPad Air 2022

High school and college students will no doubt prefer taking notes, studying, designing, reading, researching and keeping track of their busy lives on an iPad. This iPad Air features a 10.9-inch edge-to-edge, 2360x1640 resolution display, Touch ID power button, M1 chip, new colors, and 5G connectivity. The M1 chip is up to 60 percent faster than the A14 chip in the previous iPad Air, and it provides up to 2x faster graphics. Though there's no Face ID, the iPad Air includes a 12-megapixel front-facing FaceTime camera along with a 12-megapixel f/1.8 rear camera. The iPad Air includes stereo speakers in landscape mode for wider stereo sound when watching video. Starts at **\$599 Apple.com**



### Lovevook Backpack

Experienced parents will know there are few things more important than a good backpack. High school and college bound kids will have need of slightly more sophisticated packs with the plethora of tech they take to school. Lovevook's large waterproof anti-theft bag sports a pouch for their powerbank with external charging connectors, 3-dial combination lock to help prevent theft and a 17" laptop sleeve for all but the largest laptops. 18 independent pockets for storage and organization. Main padded compartment with dual zipper for 15.6, 17 and up to 17.3 inch laptop and padded compartment for Ipad. **About \$40 Amazon.com**



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A TV isn't normally on the back-to-school shopping list, but the TCL 32" 1080p HD Roku Smart LED TV offers great value for off-to-college students with true HD resolution in a 32" form factor and three HDMI inputs; to double as a computer monitor, console gaming screen and an Android-equipped TV box capable of loading all of their favorite streaming services. Includes the must-have dorm-friendly headphone jack, and works with Alexa and Google Assistant. It's the perfect size for cramped dorm rooms with limited space. An add-on smart-controlled TCL sound bar is also available (and recommended) for **\$45 (walmart.com) \$170 (TV) Amazon.com**

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## Managing Rental Property

### Location, Location, Location

After writing articles about vacation rentals for the past nine years, it gets a little hard to come up with new subjects. Sometimes I revisit old articles and update them for the current market conditions. However, this month, I wanted to do something completely new, but on a subject that I get asked about frequently.

While some people seemingly just throw darts at a map of the Lake and choose their location on chance, some who are savvy, actually ask the right questions before purchasing. Hats off to those that do their research prior to buying a home or condo. And the million-dollar question is, "what area of the Lake of the Ozarks is the best for rentals?" And while there are exceptions to every rule, the best answer is "the closer to the attractions, restaurants and shopping, the better the rentals."

That has always been my gut feeling, but as many of you know, I love statistics. In fact, I have statistics on every home and condo rental going back to 2004. Since that time our company has booked 16,984 rentals for a total of 67,937 rental nights, but for this exercise I am only going to use rental statistics from 2021, and I think they will fall closely along the historical rental figures for the Lake Area.

As you will see, the best determination for maximum rentals nights appears to be the location. We manage various homes and condos from one-bedroom condos up to six-bedroom homes in the North Shore, Lake Ozark, Horseshoe Bend, Osage Beach, Camdenton and Westside Areas (which includes Sunrise Beach and Laurie).

Obviously, for those who know the Lake, most of the shopping, attractions and res-



Russell Burdette

taurants are in the Lake Ozark/Horseshoe Bend and Osage Beach areas and that is where you would expect to find the properties that have the most rental nights. Last year our Lake Ozark/Horseshoe Bend properties (27 total) averaged 89 paid rental nights per property, our Osage Beach properties (57 total) averaged 76 paid rental nights, our Camdenton/Westside properties (14) averaged 61 paid rental nights and our North Shore properties (7) averaged 56 paid rental nights.

As you can see the two locations closest to the action (Lake Ozark/Horseshoe Bend and Osage Beach) rented 59% and 29% better than the location (North Shore) farthest from everything. While there are many factors that come into play when people choose a vacation rental property to rent, one of the biggest factors is the location. Many people don't want to have to drive 30 plus minutes to eat a meal, go golfing, shopping or enjoy other attractions. For that reason, we only manage properties that are within 30 minutes of Osage Beach. So, when choosing a location, choose yours wisely!

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental company serving the Lake of the Ozarks since 1986! If you have any questions about buying or selling vacation rental property at the Lake of the Ozarks, please give him a call at 573-365-3367 and he will be glad to assist you!



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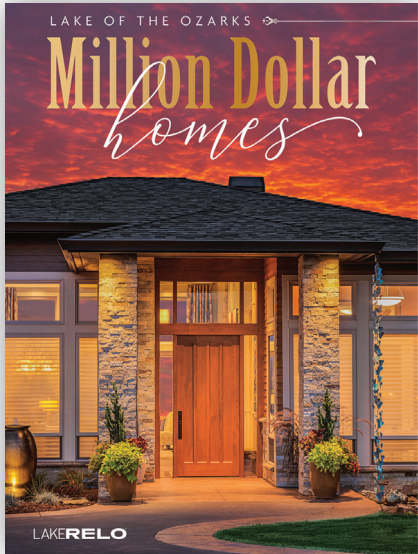
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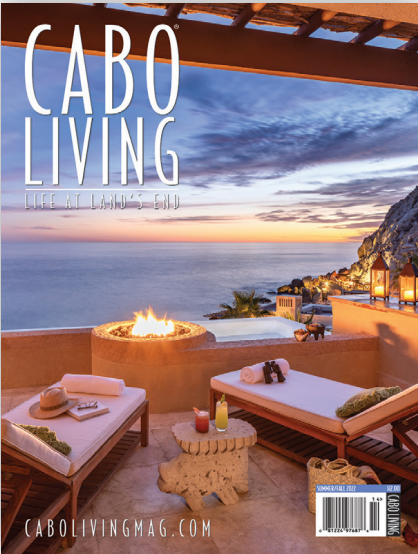
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For more information about our luxury periodicals, please check out any of our websites.



The Lake Area Chamber recently held a ribbon cutting for The Encore Lakeside Grill and Sky Bar. Located at 3076 Bagnell Dam Blvd in Lake Ozark, MO. The ribbon cutting took place on June 23 at 4:30pm. Attendees included business owners, Meryl and Dawn Vandervort, Encore's staff, the Lake Area Chamber staff, Board Members and many local community peers. The ribbon cutting celebrated their Grand Opening, 2022 season and their membership with the Lake Area Chamber. For more information visit their website at [www.theencoregrill.com](http://www.theencoregrill.com) or email them at [info@theencoregrill.com](mailto:info@theencoregrill.com)

## As the Lake Churns

### Cove Locations and No Wake Settings



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

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](http://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.

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 1/2 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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.

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# Crossword Puzzle

## THEME: SUMMER DAYS

### ACROSS

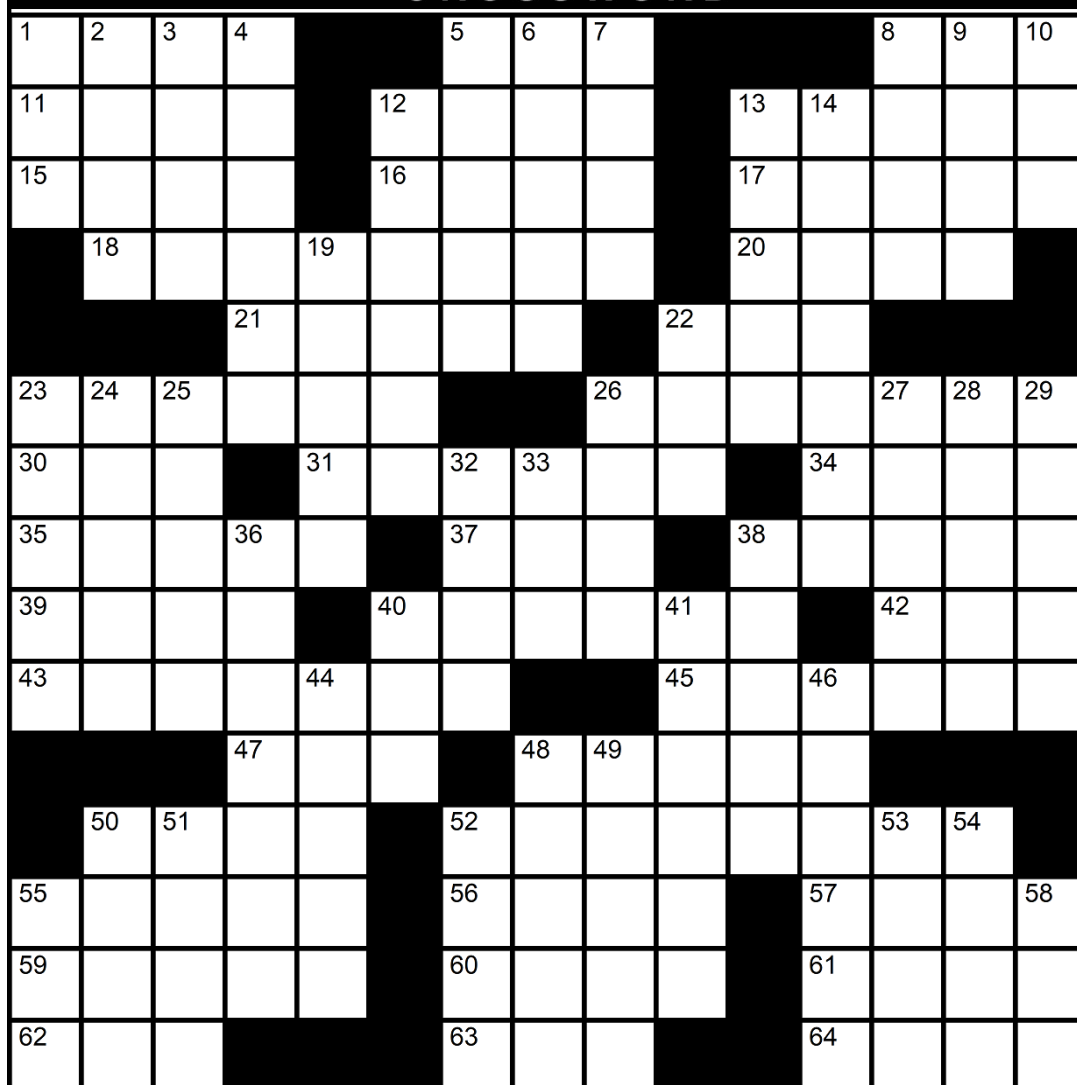
1. Candy bar Baby
5. New York baseball player
8. \* \_\_\_\_ days of summer
11. Southern cuisine pod
12. Austin Powers' charm
13. Phlegms
15. Finish with plaster
16. Balanced
17. Shy
18. \*Usually June 21
20. Wood sorrels
21. Between septet and nonet
22. Stir fry pan
23. \*"Out" for most kids in summer
26. Popular white fish
30. \_\_\_\_ Tsu
31. Pavlov's conditioned \_\_\_\_
34. Part of cathedral
35. Dwelling
37. \*It's often hot and muggy in summer
38. Be in accord
39. Physicist Niels \_\_\_\_
40. Like some wedding cakes
42. A Bobbsey twin
43. Comparative of staid
45. \*Like waterskier's dream lake surface
47. Jean-Claude \_\_\_\_ Damme
48. Not our
50. \*Dangle them in the pool?
52. \*Tossing around, pl.
55. Drunkard
56. Falling out
57. Like one deserving of a Christmas gift
59. On and on (2 words)
60. Black tropical cuckoos
61. Bob \_\_\_\_ of boxing industry
62. JFK's brother
63. "Owner of a Lonely Heart" band
64. Typically 5 of these in a men's tennis match

## Solution on page 21

### DOWN

1. "Arabian Nights" bird
2. Luau strings
3. Crosby, Stills and Nash, e.g.
4. Attention-grabbing shout
5. \*Summer blockbuster
6. DVD player button
7. Muscle quality
8. Russian parliament
9. "Sittin' On The Dock Of The Bay" singer
10. Cowboy's heel prod
12. Courage to carry on
13. Counter seat
14. \*Summer activity: berry \_\_\_\_
19. Game status
22. Car wash option
23. Granite store units
24. Explorer John \_\_\_\_, a.k.a. Giovanni Caboto
25. Commotion
26. German mister
27. Farm structure, pl.
28. Part of an eye, pl.
29. \*Adjective for bikini?
32. \*County event
33. Tall tale
36. \*#5 Down venue
38. Improvise
40. Sophomore's grade
41. Antonym of ingests
44. Old hat
46. NBA venues
48. Threesome
49. No-distortion sound reproduction, pl.
50. Arctic floater
51. Augmented
52. Brawl
53. Republic of Ireland
54. Hare's tail
55. \*Uninvited picnic guest
58. Ambulance squad, acr.

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# Press Releases



The Lake Area Chamber recently held a ribbon cutting for Boone Health Medical Group. Located at 931 Hwy D, in Osage Beach, MO. The ribbon cutting took place on June 29 at 11:00am. Attendees included their associates, the Lake Area Chamber staff, Board Members and many local community peers. The ribbon cutting celebrated their remodel and newly added Lab Draw Clinic. For more information visit their website at [www.boone.org](http://www.boone.org)



# Crosswords Solution

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



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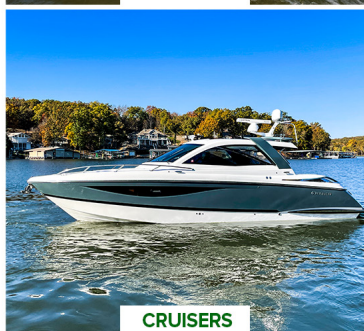
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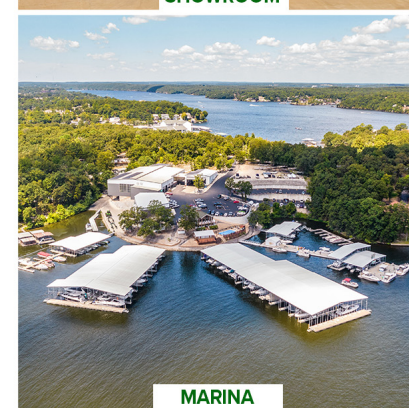
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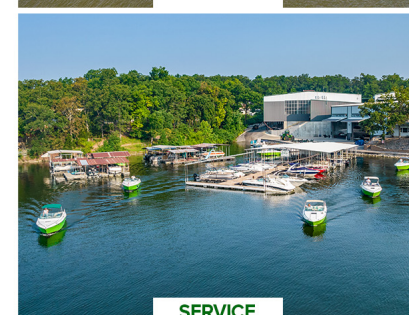
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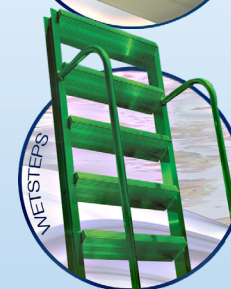
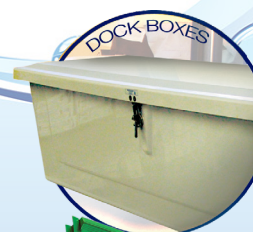
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